

THE NEW BUSINESS CORRESPONDENCE

BY

JOHN S. GIDEON, M.A., B.Com.

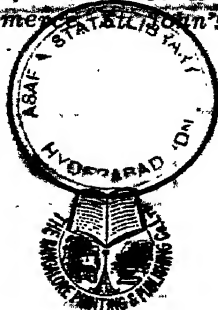
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WITH A
FOREWORD

BY

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TO
MY FATHER
WHO IS NO MORE

FOREWORD

It was at my request, and at the request of some other people, that Mr. J. S. Gideon undertook the present work. I hope this book will prove useful, not only to our students and teachers, but also to a wider public who constantly have to use the letter as a medium of communication. In India books on this subject either do not exist, or if they do exist at all, they are not properly written. Here is a book which, I am sure, is bound to prove of immense value to any one who uses correspondence, which, next to oral speech, is the most common means of communication among men.

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PREFACE

THIS little book has been written at the suggestion of some of my friends and colleagues. It makes no claim to originality of any sort. It is not possible to acknowledge all the sources to which I am indebted, but the Bibliography at the end, although not exhaustive, includes the principal works consulted.

The book must speak for itself. Here I would only say that the work was undertaken during a particularly distressful period of my existence, and if I were to write the book again, I imagine I would do it in a different style, for times change, and those who write change also. My thanks are due to Prof. Rup Ram Gupta for writing the *Foreword*.

JOHN S. GIDEON.

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CHAPTER I

INTRODUCTION

Modern Developments

WITHIN recent years several far-reaching changes have taken place in business, and with the onward march of time and as a result of changing conditions in every walk of life our commercial and industrial organizations are constantly seeing the light of yet a new day.

The Great War of 1914-18 was instrumental in bringing about a number of these changes, and even if they did not directly arise because of it, it surely quickened their tempo. It would not be an exaggeration to say that we have, in recent times, witnessed a revolution in the domain of ideas that pertain to life, industry and commerce. Had there been no war these changes would surely have taken place, but not so rapidly.

Changes in Human Values

Times change, human values change also. Slavery was regarded by Aristotle (384-322 B.C.), and probably also by slaves themselves, in ancient times, as an ordinance of nature. The Greeks in that distant period of history were more modern in many ways than the peoples that lived in Europe in the Middle Ages, and in some respects they were even in advance of our own time. But they lacked one great thing: they did not attain to the high conception of the dignity of man as man, hence slavery was tolerated in their midst. Of course it should be remembered that their slaves did have many opportunities for cultural advancement. Now to-day such a state of things does not exist. To-day slavery in civilized countries is tabooed; we do not follow Aristotle on that score. Human values are now not measured in the same old way. Our values of life must conform to changing conditions. We have to read the signs of times correctly and

keep abreast of them. If we look around we find that in the changes and chances of this fleeting world everything seems to be in a state of flux.

Changes in human values reflect on industry and commerce. One or two examples will make the point clear. At a time when the wearing of a dress of a particular style is fashionable amongst women, dress of this style acquires a value through the desires of the fair sex to be dressed in accordance with the fashion. When this particular fashion passes away the value of the articles conforming to it is very largely lost; here price is affected through changes in fashion. Another example: the price of a German manufactured article in England fell after the last war because of the unwillingness of the English people to buy things manufactured by their enemies.

The Human Element and Psychology

For the last few decades the human factor has become so important in business that we now hear of a new science which is broadly known as "Industrial Psychology". The Industrial Psychology has for its objective the human element in commerce and industry and the practical application to them of the lessons learned by it. Psychology occupies a prominent place in industrial and commercial organizations of to-day, and it is not easy to over-emphasize the contribution it has to make to them. It is concerned with a number of things, e.g., the labour, hours of work, fatigue, sale of products, etc., with man in the centre of all his activities relating to commerce and industry. So long as industries were regarded as great machines and men as cogs in the whole device, psychology could do little to improve the "cogs" or serve to the psychological aspects of production. The present century, however, has witnessed a great change in the philosophy upon which industry and commerce take their stand. People now recognize that human beings are not mere manipulators of mechanical devices but that each has an individuality and personality; each man

is an intelligently behaving creature contributing in a very vital way to the efficiency of business, industry and commerce in their various aspects. Man is not an automaton, he is not a robot. Now as a result of the recognition of the human element in industry and commerce the application of psychology to these forms of human activity has become important. Within the last decade or so we have experienced a veritable revolution in the attitude of commerce and industrial concerns towards psychology.

Competition

Ours is essentially a competitive society and it remains so in spite of the best efforts that are made to counteract it. Progress implies some competition; healthy competition is almost essential to progress. In Economics the competitive instinct is recognized as one of the fundamental characteristics of man in society. Man competes with his fellow-men at every stage of his existence. We want to buy a commodity at the lowest possible price, the seller on the other hand tries to get the highest, and a transaction takes place when both come to an agreement. Then there is competition between buyers and competition between sellers. There is competition all around.

To-day our industrial and commercial problems are more acute than ever, they are acute both from the point of view of the producer as well as from the point of view of the worker or employee. And such as commonly occurs the weakest goes to the wall. It is, however, one of the welcome signs of the times that it is being increasingly realized that what is good for the employer is also good for the employee and their interests do not normally clash. Many an employer now knows full well the truth of the saying, "If you pay not a servant his wages, he will pay himself."

The picture, however, is not complete. It is said that every cloud has a silver lining. "The opportunity to work," says Henry Ford at one place, "is now greater than ever it was. The opportunity to advance is greater."

It should not be forgotten, in this connection, that the modern industrial system demands efficiency at every point; it needs more brains, brains of superior variety. Further, modern times demand modern industrial and commercial methods. New wine demands new bottles.

Education

Competition, then, with the passage of time, is becoming keener in every industry, and, therefore it is clear that we need the best knowledge of modern methods and organisation. A mere good general education is not enough. Education as the mere acquisition of knowledge does not fully serve our purpose. Education, as is popularly understood, may help in the process we have been considering, but it cannot take the place of those mental qualities that make for right action. We should have more than a mere good general education. The mental qualities that are required in business, over and above good general education, are energy, resourcefulness, courage, imagination, tact and the ready wit that is capable of adapting means to ends. Such is the kind of education we are aiming at; education that touches life at every point. Education does not always either begin or end in the classroom, nor is it confined within its precincts; it is a process and it goes on throughout one's life and is acquired irrespective of time and place. Facts that are learnt must become faculty. Education that is merely confined to the classroom and book-knowledge does not serve our purpose.

It is obvious that the whole trend of modern business affairs is directed towards improved methods. A sound knowledge of business theory is undoubtedly a great help to one who intends to take up business as one's line of work. We admit that some people can acquire business technique through experience. Experience is one of the best, if not the best, teachers, but as someone has said, "her fees are very high". What we can learn by hit-or-miss method, we can probably learn all that more quickly

and without wastage of money and time, by taking up a course of sound business training.

Success in Business

We do not deny the fact that in some cases success depends on chance. Some people do achieve success in life through sheer chance, but in the vast majority of cases, knowledge and training enable them to take advantage of whatever opportunities that come to them. More often opportunities do not come, they are to be created.

"Genius," said Thomas Alva Edison (1847-1931), "is one per cent. inspiration and ninety-nine per cent. perspiration." Some of us may not accept this aphorism of his as something absolutely true, yet it contains a large amount of truth. Our experience and observation will vouch for the truth of this. We do require hard work in business. But that is not all. The personal attribute that we badly need in business is "Imagination". And so Edison might have given due emphasis to "Imagination" and perhaps used it more fitly in place of "Inspiration". No substantial advance can be made in any branch of human activity without the aid of imagination. Not only to the poet, artist, scientist, politician, teacher, etc., is imagination indispensable, but also to the business man. In business, as in everything else, imagination is a great factor; it helps the business man to become more and more perfect.

Imagination here does not mean day-dreaming although a limited amount of day-dreaming has a beneficial effect; we for our purpose require imagination backed by solid hard work.

Opportunities in India

India offers vast opportunities to the right type of business man. She has yet to taste the fruits of commerce of a full-blooded variety. The nation as a whole, if it has to take its rightful place amongst the advanced nations of the world, must raise its standard of living.

and that is only possible under wide and intensive industrialization. There can hardly be two opinions on this point. It has almost all the conditions that go to make an industrial country; man, material and market it has in abundance. More and more expansion of industry is one of the clamant needs of India and the State should not "stand out of its sunshine". India is advancing to her proper position amongst the industrialized nations of the world but the pace must be speeded up. Such are the fundamental problems that are facing the country at the present time, and they must be solved, if the progressive evolution of India's civilization is to keep pace with contemporary civilization of other countries. There is no reason why we should lag behind other nations.

Let not the glamour of the past overcome us. The present and the future are more important. We have to keep abreast of times. Poverty has to be rooted out of the country. To be poor is to be sinful and those who exalt poverty should themselves bear it, for, is it not more easy to praise poverty than bear it?

India needs men and women who are proficient in business. Business correspondence comes within this province. Those of us who wish to gain proficiency in "business correspondence" should have "a knowledge of human nature and of the world we live in".

QUESTIONS

1. "Nothing is so permanent as change." Discuss.
2. Why is human element so important in business? How is psychology useful to a business man?
3. How far is competition essential to progress?
4. What type of education should a man or woman intending for a business career possess?
5. What part does "Imagination" play in business?
6. Why should India develop her trade and industry?

CHAPTER II

BUSINESS LETTER

The Importance of the Business Letter

AMONG men, next to oral speech, the letter has always been, in one form or another, the most valuable and the most important means of communication. The history of the letter is not a new one. Asoka's pillar at Allahabad had the germs of a business letter. Romantic lovers who carved their message on the bark of trees for their sweet-hearts to read, made a use—unconscious and crude we may call it—of the social letter. The modern novel is the outcome of the early social letter. A large part of the social intercourse of the present world is carried on by means of the social letter. Shakespeare at one place says that all hearts in love use their own tongues. We suspect that Cupid makes use of the letter for the conduct of his traffic among ailing hearts!

Modern newspapers have developed from the early news letter, which used to be an official document posted along public streets containing news about the military and commercial activities of the State.

In this book we are concerned with business letters and not with letters used by Cupid or others. The social letter is the letter of leisure and deals more with the philosophy of heart than with the reality of head. The business letter, on the other hand, grows out of the world's economic activities. Here by letter we mean every kind of written business communication used between man and man, from the merest telegraphic message of only a few words to the longest circular statement.

The lack of proficiency in business correspondence has been the subject of much criticism from time to time and it must be admitted that there is some justification for it.

Everyone thinks that he is capable of writing a business letter without cultivating that art in a systematic manner. Some people seem to think that with a smattering of English anyone can write a letter. This is not so. Everyone who is not dumb speaks, but it does not mean that all those who speak are good speakers. In fact the number of good speakers is very small. Mere talk or prattle, for instance, seldom has anything useful in it; it is "all sound and fury, signifying nothing". Women as a rule talk much, not perhaps because they have a wider vocabulary but because of the higher turn-over of the limited vocabulary they have. Jonathan Swift (1667-1745), from whose pen even the fair sex (if not the weaker !) could hardly expect mercy says:

She sits tormenting every guest,
Nor gives her tongue one moment's rest,
In phrases battered, stale, and trite
Which modern ladies call polite.

Some men too are apt to chatter, much to the embarrassment of others. Mere quantity of speech, therefore, like mere loudness is not a matter of praise. "Speech," remarks Emerson, "is power: speech is to persuade, to convert, to compel." Now all this is true in writing a business letter. Everyone who writes a letter is not a good correspondent. Between the average writer and the good correspondent there is a subtle difference and that marks off the one from the other. Some people are naturally gifted with a fine power of expression but the ability to draft a business letter or a document is more a matter of accomplishment than a natural gift. Further everyone cannot acquire the fine graces of literary style, a style that is required in the realm of literature, but anyone, who has average intelligence, can write business letters and documents provided he or she takes the necessary pains to learn the technique of business correspondence. The point to remember in this connection is, as the Board of Education Department Report, about which we shall hear more in other chapters, puts it: "Literary power is not a certain sign of commercial success; but the power to say what has to be said in

an effective, finished, and even graceful way is, nevertheless, a great asset in commercial life."

The most common fault that one comes across in business letters is a lack of definiteness or unconscious ambiguity, and that may lead to costly mistakes and misunderstandings. Sometimes several letters are exchanged, where only one rightly-composed letter, in the first instance, would have served the purpose. Whenever such a thing happens,—and it happens rather often—it results in delay in arriving at an understanding and needless wastage of money and labour. A business letter should not be written in a careless and slovenly manner. Letters that are badly written are a menace to any business. A badly-written letter, or a letter that is inexact, or badly expressed or having an offensive style, or showing lack of knowledge of the subject-matter will do harm to a business concern.

We have seen in the last chapter that those of us who wish to gain proficiency in business correspondence should have "a knowledge of human nature and of the world we live in". We must be good at English, all the same. But that is not all the story. We must also master the subject-matter of correspondence and then express our thoughts, in such a way, that the receiver of the letter gets the desired information, and is impressed by what we, as correspondents, want to impress on him. The impression must be correctly conveyed, if the letter is to serve its purpose. In short, the grasp of the subject-matter of the letter, and the best way of writing it out in the form of a letter, these are the two things to be done by the correspondent. It is our style that will help us to put our thoughts in black and white. Written work requires more clear thinking and exact expression than communications by word of mouth. The business letter requires direct, definite, and concise language in its composition.

The Question of Style

Lord Chesterfield (1694–1773), an admirable writer of letters which he wrote to his son, at one place says:

"Style is the dress of thoughts." Another French scholar, Count Buffon (1707-1788), says in his famous line, a line perhaps known to many of us: "The style is the man." Fortunately or unfortunately all of us do not fall in love with the same woman. Each business man has his own style of writing letters and no two persons can state a thing in exactly the same way. Each individual difference reflects the originality and personality of the writer. So in the matter of style there is no golden rule to guide us. Assuming it were possible for us to invent the ideal style, by some magical device, we would still have to compel everybody to fall in love with it, or to be more clear, adopt it. Ideal, moreover, never exists, we may go on trying to reach it, but it can never be reached. Variety, as some people say, is the spice of life. Dead uniformity kills all interest, all enthusiasm, all curiosity. If all of us looked alike what a strange world would it be! Carlyle wisely remarks that the merit of originality is not novelty but sincerity, and that originality may be earned by anyone who is not, in the popular sense, original at all. The reason why we decry old-fashioned business letters is that they are monotonous, they sing, as it were, the same old tune over and over again. They are full of old and meaningless phrases, phrases that have lost their freshness, their attractiveness and their originality. It is originality in a letter that gives to it its liveliness, its vividness, its naturalness, and above all its character. Our letters possess personality and give out that personality wherever they go. They are the silent messengers that guide the ebb and flow of commerce; they are like the electricity that supplies the commercial currents of the world, "the world we live in".

When we say that we should cultivate originality in the matter of writing letters, we do not suggest, that we should be eccentric, in order to be original. We must follow certain rules and conventions and having done that, we are free to express our thoughts in the best possible manner. Those rules and regulations are a means to an end, not an end in themselves. On this

point I shall have more to say later. For the present it will suffice to remember that we are free to express ourselves as we please, just as two or three hundred years ago people were not particular about spelling and everyone spelt as he or she pleased. Do we not often meet old friends in new suits and they at once attract our attraction? The same is the case with business letters. We can say old things in a new way and thus focus attention at once. This is the salt with which our business letters must be salted.

QUESTIONS

1. Briefly trace the history of the letter giving Indian examples.
2. "Style must be a means to an end, not an end, in itself," *Roland Fry*. Discuss.

3. Comment on the following:—

- (i) "Say what you mean; mean what you say."
- (ii) "It has been said that a lady or a gentleman is one who thinks in a high tone and speaks in a low one."
- (iii) "Speech is the index of the mind." *Seneca*.
- (iv) "Speech was made to open man to man, and not to hide him; to promote commerce, and not betray it." *David Lloyd*.
- (v) "A person who talks with equal vivacity on every subject excites no interest in any." *Hazlitt*.

4. "The basis of all style is sincerity and nothing else." Discuss.

5. Read carefully the following passage and then give the substance of it as concisely as possible in your own words:

"In speaking, our attitude towards the one to whom we are speaking is indicated by our voice, our manner, our gestures, and our actions. The letter-writer is deprived of these aids in expression, and must rely entirely upon his written words. Notwithstanding this; however, the tone of a business letter can be made unmistakable, and must be adapted to the circumstances. The power of making these adaptations is, to a large extent, the measure of the skill of the correspondent. It is in this that he shows his judgment, his self-control, his command of English, his forethought, his knowledge of men and affairs—in fact, all those qualities and powers which make the happy combination of the gentleman and the man of business." *H. L. Carrad*.

CHAPTER III

“COMMERCIAL ENGLISH”

OF late “Commercial English”, “that strange linguistic phenomenon” has been the subject of much criticism from many quarters. “Commercial English,” we are told, “is not only objectionable to all who have the purity of the language at heart but also contrary to the true interests of commercial life, sapping its vitality and encouraging the use of dry, meaningless formulæ just where vigorous and arresting English is the chief requisite.” At another place we are told: “A fine language like English ought not to be polluted by the introduction of ugly commercial terms.” In one quarter the feeling has run so high that a pious hope has been expressed that “Commercial English” would soon become “one of the curiosities of dead and forgotten speech”. Such a thing, we are sure cannot happen, and even if it does happen, as a dead speech, “Commercial English” would find favour with young ladies, who it is said, are fond of learning dead speeches so that they may be thought more ladylike !

As we study this aspect of the subject we find that the best of friends of “Commercial English” now wish to discard it and pretend to be unfamiliar with it. Teachers of this subject are also beginning to feel uncomfortable about their calling and think that it is rather below their dignity to have anything to do with it. Here is something disturbing in store for teachers and authors: “Whatever its origin may have been, ‘Commercial English’ now continues to retain its hold upon commercial schools and colleges solely through the influence of an evil tradition and of the makers of text-books to whom such a tradition is of commercial value.” This is the charge that we have to face now. Those who made use of “Commercial English” in the past for writing business letters and in this way they carried on their

highly profitable business now wish to disown it. They are now trying to get rid of it. In short, it seems, everybody feels shy of making use of “Commercial English”.

The twentieth century is a century of rapid changes and those who do not want to change had better clear out of the line. I have before me a typical pre-war text-book on “Commercial Correspondence” and in its Preface, the author of the book prides himself on the fact that the specimen letters which fill the greater part of his book are all copies of “letters actually received and sent out by business houses”, and that “they may confidently be accepted as representative of present-day business practice”. We have every sympathy with the author but we must remind him that his letters have now become “one of the curiosities of dead and forgotten speech”. Curiosities find a fit place in museums. Letters that were good in an age gone by, are out-of-date for us moderns. The key to all human progress is this: The old must become new, and the new, ever new.

Old proverbs have not yet lost all their virtue. Business men even to-day stand before kings. The business man who wants to stand before kings and queens, or since such beings are getting fewer in the world of to-day, before big men, cannot do so without the use of business correspondence. But one thing is clear, he does not wish to use “Commercial English” of the old variety. Some critics have gone to the length of saying, we again quote: “It is our confident hope that ‘Commercial English’ will presently become one of the curiosities of dead and forgotten speech.” Shall we reject it altogether? In the face of so much criticism, what shall we do now? The letter-writer should have knowledge of men and of affairs. That much we already know. It is no use hankering after the old method. The letter-writer cannot afford to be out of date. Years will not condemn him nor age will make him stale, if the letter-writer keeps himself ‘fresh as a bridegroom’—of course, not all bridegrooms—; always adapting means to ends, always changing, always using tact, and above all, always using

robust common sense. The right sort of letter-writer is not afraid of criticism. Constructive criticism is the one condition of progress in all walks of life. Before we say anything else let us listen to what our worthy critics have to say to us on the subject.

The Judgment

A few years after the Great War—now quite a long time ago—an interesting Report of a Departmental Committee was published by the Board of Education in England. The Report is concerned with "The Teaching of English". The Committee examined a great many business men as witnesses and in connection with, what they said about "Commercial English", we quote the following from the Report:

"It was encouraging to discover that, with one voice, these firms placed a training in English first in their requirements. The following typical extracts from their replies will sufficiently illustrate the position assigned to English from the business point of view:—'Training in English is of supreme importance for business.' 'We consider that English should be the basic study in all school courses.' 'Clear expression bespeaks a clear and trained mind, and both react upon one another very intimately. From any point of view, therefore, the teaching of English is very important—in the way of self-culture or of business efficiency.' 'Manner of speech is of the greatest importance in business, whether in the relations of an employee to his principals or of a representative to outside business men'

Such being the attitude of representative men of business towards the teaching of English literature, it was not surprising to find a hostility, mingled with contempt, in all but six of our replies for that strange linguistic phenomenon known as 'Commercial English'. Typical comments in reply to our query regarding it were: 'A meaningless business jargon.' 'No. We want good general education.' 'It tends to kill originality in commercial life.' 'A fine language like English ought not

to be polluted by the introduction of ugly commercial terms.’ ‘Usually an impediment to clear expression.’ ‘We spend hours trying to kill the jargon taught in business colleges and cultivated in shops and stores, and to substitute simple natural English, whether spoken or written.’ ‘Commercial English, as frequently used in business, employs terms and phrases which are at best stunted expressions in English, and in many cases are grammatical mistakes.’

With this evidence before us, we have no hesitation in reporting that ‘Commercial English’ is not only objectionable to all those who have the purity of the language at heart but also contrary to the true interests of commercial life, sapping its vitality and encouraging the use of dry, meaningless formulæ just where vigorous and arresting English is the chief requisite. Further, this sweeping condemnation by the leading business firms of the country demonstrates that, whatever its origin may have been, ‘Commercial English’ now continues to retain its hold upon commercial schools and colleges solely through the influence of an evil tradition and of the makers of text-books to whom such a tradition is of commercial value.

The large business houses, however, are giving a lead which must in time, have its effect upon the commercial community generally, and it is our confident hope that ‘Commercial English’ will presently become one of the curiosities of dead and forgotten speech....

Our first question: ‘Have you found difficulty in obtaining employees who can speak and write English clearly and correctly?’ was answered with an emphatic affirmative by all but a few firms who only engaged young persons after taking matriculation or its equivalent. Several, moreover, pointed out that there was nothing to choose between the ‘public school’ and the elementary school product in this respect. All complained, often bitterly, of defects in spelling, punctuation, vocabulary, and sentence-structure. Spelling, in particular, received adverse comment.

Many firms, on the other hand, insisted that the most serious defect was the total inability of their employees to express themselves readily and correctly on simple matters. 'It is our experience,' writes one, 'that the average clerk is afraid to use in correspondence the comparative simplicity and directness of speech. Long words (the exact meaning of which he may only vaguely comprehend) and journalistic circumlocutions appear to him necessary for the composition of a business letter The business world has little use for the ornate verbosity which youthful essayists are often encouraged to attempt'

Committee's Definition of "Commercial English"

We welcome the above searching criticism. The Committee roundly condemns "Commercial English" which it defines as follows:

"Some readers of this Report may be unacquainted with 'Commercial English'. We, therefore, give a few examples of the words and idioms in the dialect: *prox.* (next month); *ult.* (last month); *inst.* (this month); *of even date* (of to-day); *beg to* or *hereby beg to* (a meaningless prefix, found before verbs of all kinds, e.g., 'I beg to inform you,' 'hereby beg to say,' etc.); *your favour*, *your esteemed favour*, *yours* (your letter); *I am in receipt of your favour*, *your favour duly to hand*, or more familiarly *yours to hand* (your letter has reached me); *per* (by); *as per* (in accordance with); *same* (it, e.g., 'Yours to hand and we beg to say we shall give all attention to same'); *make or quote you* (make an offer, e.g., 'We can make you a discount of 6 per cent.' 'My traveller had the pleasure of quoting you for the order'); *the favour of your immediate reply will oblige* (I shall be glad to hear from you at once)."

What We Must Do

After reading the above extracts which undoubtedly contain strong criticism, we are not going to sit down

and give up all hope of putting things right. We are prepared to learn from past experience. “Commercial English” of the new variety is not “contrary to the true interests of commercial life” and the business man knows full well that in it he would get “vigorous and arresting English” which is both simple and direct. It is said that Napoleon once remarked, “Show me the man who never makes a mistake, and I will show you the man who never does anything.” We are told that prevention is not only better but cheaper than cure. We shall do our utmost to avoid past mistakes and like the wise man shall insure against future ones.

The New Business Correspondence

Mr. Van Wyck Brooks in his book on *America's Coming of Age* tells us that in America “the recognised way of pinning down something that is felt to be in the air is to adopt some cast-off phrase and tack the word ‘New’ before it.” On the eastern coast of the Atlantic we find the same thing happening and thus America has no monopoly of the device. The European countries have always had the New Art; lately they have added the New Theology, the New Nationalism, the New Psychology, the New Education, and the New Teaching, not to mention the New Children. Why should not this device be used in India, however unreal it may be? It is with the “New Business Correspondence” that we are going to deal in this book. In the next chapter we shall see what underlies the “New Business Correspondence”.

QUESTIONS

1. Give the Committee's definition of “Commercial English”.
2. The key to all human progress is this: “The old must become new, and the new, ever new.” In the light of this statement show why “Commercial English” has been so much criticised.
3. Why should “Commercial English” be taught in our schools and colleges?
4. How can “Commercial English” be made vigorous and arresting, simple and direct?

CHAPTER IV.

THE NEW BUSINESS CORRESPONDENCE

What is the New Business Correspondence ?

I HAVE already said that modern times demand modern methods; new wine demands new bottles. The average business letter-writer thinks that it is expected of him to follow old forms and expressions but he is wrong in thinking so. In this age of efficiency, in every walk of life, we cannot afford to use the kind of letters which satisfied our grandfathers. Those letters are fit for museums. In an age of speed there is no room for the slow style of our ancestors. Times have changed. Old letters are dead. Our grandfathers employed old forms and hackneyed phrases which do not satisfy us moderns. Old system of correspondence was all right in times gone by. To-day the old system is out-of-date.

We have used the word "business" correspondence instead of "commercial" correspondence simply because much that we have been saying here is applicable to writing in general and to business in the widest sense of the word. Now a business man must write good English and nothing but good English only. There is but one kind of English and that is *good* English. There is no such thing as "Commercial English" or "Business English" apart from English pure and simple. All English is one. It is a mistake to think that "Commercial English" is something inferior.

The idea underlying the New Business Correspondence is to cut out the superfluous, the ambiguous and the archaic. It has not a word out of place, nor a word redundant. It is a plea for saying what we mean to say in the clearest and most direct manner. A good correspondent in order to express himself reasonably well must choose the right word to express himself. Under this new system a business letter should always be courteous.

The tone of the letter should be friendly and personal and this is possible when the correspondent has a knowledge of the character, temperament and disposition of the prospective recipient of the letter. The ideal correspondent under this system is one, who, like the ideal teacher, is the man of culture as well as the man of affairs.

The New Business Correspondence implies politeness always, because politeness is one of the highest business qualities. Politeness is politic. Politeness is a tangible asset at all times and in all circumstances. The New Business Correspondence also invariably implies the human friendly note, a note which is not to be mistaken for undue familiarity. And lastly the New Business Correspondence is a revolt—in this revolting age—against old methods, methods that have lost their usefulness.

Good English

In India English is being used very extensively and its use is expected to increase with the passage of time. It is a pity that the teaching of English in our schools and colleges is so defective and is getting worse. The fault lies mainly with teachers, and the defective methods of teaching this subject. Speaking of English is easier than writing of it, but it is writing that we require in business correspondence.

The words to be used in business correspondence should be such as the average reader is sure to understand without waste of time and thought. Good English consists in the main of short words, and generally speaking, the short words are not only handier to use, but more powerful in effect. The long words in English do not increase vigour, they reduce it. Further the short words are understood by a larger number of people than the long words. It is the short words in English that give our meaning best. For English writers the statement that 'the better the writer the shorter his words', is generally speaking true. We want all this to

be borne in mind by those examiners who massacre our poor examinees for writing simple English.

“Any one,” says Fowler, “who wishes to become a good writer should endeavour before he allows himself to be tempted by the more showy qualities to be direct, simple, brief, vigorous, and lucid.” He lays down the following practical rules for our guidance:

1. Prefer the familiar word to the far-fetched.
2. Prefer the concrete word to the abstract.
3. Prefer the single word to the circumlocution.
4. Prefer the short word to the long.
5. Prefer the Saxon word to the Romance (those whose origin is from Latin—as Italian, French, Spanish).

We will now have a few examples to show the application of the above rules in the same order:

1. The news of a serious riot in Lucknow is quite true but much has not been allowed to *transpire* (come out).
Continual vigilance is imperative on the public to ensure peace (We must be ever on the watch).
2. *The signs of the times point to the necessity of the modification of the present system of our education* (It is becoming clear that our present educational system must be modified).
3. Few candidates showed a thorough knowledge of History and *in many cases the answers* lacked care (many answers).
Miss P. Singh has been made the recipient of a gold medal (received).
4. The prospect of a general strike among labourers is not cheerfully *envisaged* by many people in Calcutta (faced).

Please allow me to *homologate* all you say to-day regarding our educational system (agree with).

Here we have in our midst some *thinkers of reputation* (well-known thinkers).

5. *Despite the unfavourable climatic* conditions we have finished our journey (bad as the weather has been).

Besides all this, the correspondent should have a knowledge of grammar.

QUESTIONS

1. How is the New Business Correspondence a revolt against the old methods of correspondence ?
2. What kind of English should be used in the New Business Correspondence and why ?
3. Mention the rules that are to be followed by anyone who wishes to become a good English writer.

CHAPTER V

THE FORM AND ARRANGEMENT OF A LETTER

General

It is the physical appearance of a man that attracts our attention first, his dress, his bearing, his speech, his facial expressions, etc. In the same way the physical appearance of a letter makes its impression upon the recipient before he becomes a reader. If that first impression is favourable, there are chances of securing favourable response. It is said that first impressions are lasting. When we apply for a post and are called for an interview, we are naturally anxious to make a good appearance, an appearance that is pleasing and dignified. We will do well if we remember the old saying, "Appearances count".

It seems necessary, therefore, that careful attention is paid to the layout of a letter, because the average recipient has a tendency to regard it as something reflecting the character, personality and status of the writer. The externals of a letter, like the dress of a person, must be correct, *i.e.*, they must conform to the usage of the leading business houses.

The Form of a Letter

The form of a letter consists of the following parts:

1. The Heading.
2. The Date.
3. The Address (Superscription).
4. The Salutation.
5. The Body of the Letter.
6. The Complimentary Closing (Subscription).
7. The Signature.
8. The Dictator's and Stenographer's Initials.

There are a few more parts that have relation with the letter and they are as follows:

9. The Subject Heading.
10. Enclosures.
11. Postscripts.
12. Continuation Sheets.

The following diagram shows the arrangement of the various parts of a letter on the letterhead:

- (1) } The Heading.

 }
- (2) The Date.
- (3) } The Address.

 }
- (4) The Salutation.
- (5) }

 } The Body.
- (6) The Complimentary Closing.
- (7) The Signature.
- (8) The Dictator's and Stenographer's Initials.

Let us take the various parts one by one for discussion.

The Heading

The heading consists of the name of the writer or of his firm, company or corporation, the place, the nature

of the business carried on, the telegraphic address, telephone number, codes used and such other facts as are necessary for the convenience and information of correspondents. Sometimes the name of the nearest Goods station, or siding to which goods are to be sent is also given. If the letterhead is not printed, the whole or part of this information may be typewritten. When the letterhead is printed the writer usually has to insert only the date on the dotted line meant for it, but now it is becoming more and more customary not to have such printed date lines. On the letterhead there is often a direction that all communications are to be addressed to a particular official or head and not to individuals. Sometimes also, a letter reference is given with the request that it be quoted in case of any reply. In some cases space is provided for the insertion of the sender's references as well as the references of the recipient. It is justly considered discourteous to omit the quoting of a reference to which one's attention has been drawn.

It must not be forgotten that letterheads are really advertisements and therefore they should be set up as attractively as possible. Graceful lines, artistic arrangement, clear type, all these should be so combined as to give a quick and lasting impression of the name, location and business of the sender. It is a question of good taste and a sense of proportion. The heading should be as compact as possible but it must not be crowded close to the top of the page. Any heading that is over-loaded shows a lack of taste and destroys its effect. Proper space must be left for margin.

The letterheads must not be gaudy. Occasionally we find pictures of beautiful ladies given on them in the hope that such a device might be paying in the long run. Such pictures may be all right for love letters, but not for business letters.

What is here necessary is that there should be a sense of proportion. Further, it should be borne in mind that the style of the heading should be consistent with the style of the business. Pictorial letterheads may be used

for certain kinds of letters, *e.g.*, sales letters, provided the class of readers addressed is favourably disposed towards them.

We can learn in this matter by studying some good letterheads and adapting them for our purpose. It is always advisable to consult an expert on this matter. Here we may consult a commercial artist, who would first study the class of business done, the kind of customers dealt with and then suggest both the general design and illustrations as well as the particular kind of lettering most appropriate, and the method of reproduction. The whole heading must balance well. The letterhead should not occupy more than one-fifth of the sheet and it should not extend down the margins for advertising purposes.

It is not good to have the letterhead so crowded with details and ornaments that it becomes difficult for a stranger to ascertain the office of origin and to get any other information; nor that it should be so exceedingly attractive as to throw the letter itself into the background. On the other hand it should not be so scanty as to cast a shadow of doubt and gloom over the letter itself. In short, the style of the letterhead should be consistent with the style of the business.

The Date

A business letter is always dated and the correct arrangement of the date is day, month, year, *e.g.*, 22nd March, 1938. By some authorities it is considered superfluous to add *th*, *nd*, or *st* in the headings of letter and other formal matter and in this case they would write 22 March, 1938. But it is not necessary to make too much fuss about such a trivial matter.

To write dates in the following fashion in business letter is objectionable: 22/3/38. If the names of some months are contracted, the abbreviations must be correct and recognised ones. We do not abbreviate May, June and July.

The date line is generally written in such a way that its end comes flush with the body of the letter. The whole heading must give a balanced appearance and the typist, if he is a man or a woman of good taste, will keep that point in view.

The Address

This consists of the name, the title and the place of the recipient. The address is given in full containing all the information necessary for the prompt delivery of the letter to the addressee. Further the person who addresses the envelope can easily copy out the address from the letter itself. Another advantage of this address is that in case of a legal action, the identity of the parties can be established. The ever-changing use of "window" envelopes—envelopes with a space in front covered by transparent paper and commonly used for advice notes, invoices, etc.,—also demands this address in full.

In most cases only one title is to be given, but in some, more are necessary, as in "*The Right Reverend the Lord Bishop of Lucknow*"; "*Field-Marshal Earl Rankin*". Degrees and titles may be written, but where there are many it is not possible to give all and so only important ones may be given. It is a bad taste to write a string of degrees and display honours on all occasions. Such a display should be confined to formal occasions. "Mr." should be used before a man's name or "Esq." after it, but we should never use both at the same time. In India the use of "Mr." and "Esq." is becoming increasingly popular, and it is one of the welcome signs of the times. It is welcome firstly because its use is simple and non-communal and secondly it removes distinctions between man and man.

The use of the word "Messrs." presents some difficulty. It should be used where there are personal names and omitted in case where the firm is already honoured with a title or in the name there is no implication of personality. A knight should never be addressed by his initials, nor should the title "Knight" be affixed to his name;

his "Christian" name should always be given, thus: Sir Josiah Stamp, Sir Jwala Prasad Srivastava. Other examples in connection with the use of "Messrs." are as follows:

Messrs. Ram Charan Mehrotra & Sons.

Messrs. Pitam Chand Sant Lal.

Messrs. Kapur Bros. Ltd.

We do not use "Messrs." in cases like the following:

The Remington Typewriter Co., Ltd.

The Institute of Bankers.

The National Trading Company.

Sir Isaac Pitman & Sons, Ltd. ("Sir" is already there).

Indian Titles

Our common Indian titles are "Lala", "Munshi", "Pundit", "Sirdar", "Sriyut", "Seth", "Mirza", "Syed", etc. We personally like "Sriyut" ("Syt.") and would recommend its use if there is no communal tinge about it. It is high time for us to abolish all titles that have a communal or mediæval flavour about them. They are barbarous relics of the past and the sooner we get rid of them the better. In 1934, Turkey abolished almost all such titles.

For our ladies we use "Miss" for unmarried and "Mrs." for married, although no one can prevent a married woman from using the former nor can one stop an unmarried mother to call herself "Miss So-and-So". A man is always a "Mr." even though he may marry, formally or informally half a dozen women, but the moment a woman does any such things, she becomes a "Mrs.", and the tragedy is that once a "Mrs." is always a "Mrs.". Why should not a woman be given the right to call herself a "Miss" married or unmarried, formally or informally?

Some Indian titles for women are "Bai" and "Shrimati" used both for married and unmarried; "Kumari" is used

for unmarried only. "Ganga Swarup" is used along with the names of widows.

In India as communalism is in the air and as we want to root it out, it is better to use "Mr.", "Esq.", "Mrs.", "Miss", and "Messrs.", instead of using communal titles. Relentless war must be waged against the debasing and degrading forces of communalism, and this is one way of doing so. Turkey, a few years ago, as I have said above, abolished all titles except the following: (a) military titles and (b) "Bay" for men, "Bayan" for women—inserted between "Christian" and family names thus: Jelal Bay Maya (family name). In the United States except in diplomatic and official circles, "Esq." has practically disappeared. One is either "Mr." or "The Hon." if he happens to be an official of some rank. In England except servants, small tradesmen or working men, who are generally addressed as "Mr." all the rest are addressed as "Esq."

"Mr." is represented by "Monsieur" in French and "Messrs." by "Messieurs". In German the corresponding titles are "Herr" and "Herren" (plural).

As regards the spelling of the name it is necessary to remember that it should be the same as that adopted by the owner of the name and we have no right to change it, and it is discourteous to be careless about it. For example if a man signs "Ramm Lall" we should not write his name as "Ram Lal".

In business correspondence the address appears on the upper left-hand part, just below the letterhead and this facilitates filing of correspondence. In social correspondence, on the other hand, it is customary to place the address in the lower left-hand corner, after the signature, but there is no binding rule about it. In official letters too, it may be written likewise. When Mr. Anthony Eden resigned the office of Secretary of State for Foreign Affairs in 1938, in his letter of resignation and in Mr. N. Chamberlain's reply to it, the inside address was placed in the lower left-hand corner.

When a business letter consists of two or more pages it carries a running abbreviated address in the extreme upper left-hand corner of each continuation sheet or "followers". The name or the initials of the addressee must be given in the running abbreviated address. When sheets get separated, it becomes easier to assemble them. About these sheets I shall have more to say later.

The following forms show the proper indentation of addresses (in pyramid form) when typed:

Model 1. (5) Messrs. Gulab Rai Ambika Charan,
(10) Unao (U.P.).

Model 2. (5) Mr. M. C. Mani,
(10) 23, Canning Road,
(15) Allahabad.

Some firms use the following block margin (also called block form), and its use is pretty common:

Miss Mohni Verma,
5, Civil Lines,
Allahabad.

For Attention Of

When a communication is addressed to a firm or company and the sender desires to secure the personal attention of a principal or reach a particular person, the following may be written between the inside address and the salutation: "For attention of—" (name). The following example shows how it will appear in actual practice:

Messrs. Jai Sinha Mehta & Sons,
General Merchants,
Agra.

For attention of Mr. Jai Sinha Mehta

DEAR SIRs,

The Salutation

The salutation is the complimentary term used to begin a letter and its form varies according to the personal

relations between the writer and the recipient, as well as upon the peculiar circumstances under which a letter is written. The salutation should always be consistent with the complimentary closing (subscription), and must be followed by the comma, or the colon or the colon and dash, preferably the colon only. In the opinion of some writers the use of the comma after the salutation in a business letter is not the best usage. The following are some of the forms commonly used in business correspondence:

Sir,
Sirs,
Gentlemen,
Dear Sir,
Dear Sirs,
My dear Sir,
My dear Sirs,

Madam,
Mesdames,
Ladies,
Dear Madam,
Dear Mesdames,
My dear Madam,
My dear Mesdames
(or Ladies)

Dear Mr. Prasad,
My dear Mr. Prasad,

Dear Mrs. Prasad,
My dear Mrs. Prasad.

"Sir" is formal and is used when public officials and important business men are addressed. Applicants for situations too will often find the use of "Sir" more safe. The vulgar term "Gents." should never be used. The forms "Dear Mr. Prasad" or "My dear Mr. Prasad" may be used when some personal acquaintanceship exists between the correspondents.

If it is not possible to determine whether the addressee is a man or a woman, the salutation should be "Dear Friend". "Dear Madam" is used both for married or unmarried woman. For a firm consisting of more than one lady the form is "Mesdames" but "Ladies", however, is preferable. "Dear Sirs" not "Gentlemen" is more common in business letters.

The Body

The body of the letter contains the message or information to be sent and is the most important part of the

letter. It should open briskly and directly with the business in hand and it should end pointedly but not with a jerk.

The body of the letter is written on the line next to the salutation, leaving say five spaces from the margin. Every fresh paragraph should have the same space indented. The following points should be remembered when writing the body of the letter:

1. Many firms mention just after the salutation the subject to be discussed in the letter. We call it "Subject Heading". On this topic I shall have more to say later.

2. The opening sentence or the "opener" must be an appropriate one. It is essential that the reader's attention and interest is obtained right at the start. If the first paragraph is suitable the letter, in a large number of cases, will not be neglected.

3. Most business firms, quite rightly, write separate letters about separate subjects. But ours is an imperfect world. There are some firms that are careless in this matter and send out an "omnibus" letter touching a number of separate subjects and affecting different departments of one's office. This makes sorting of letters difficult and consequently filing. Sometimes a letter, by its very nature, touches more than one subject. As far as possible, only one subject therefore, be dealt with in one letter.

4. A good letter is divided into paragraphs, just as a good window display is broken up into sections. A separate paragraph should be given to each aspect of the subject, but the practice of writing one sentence in a paragraph has little to recommend.

5. Each paragraph must have a unity of some sort. As Mr. J. G. Lawrie puts it, "A true paragraph is not a number of sentences; it is the full and orderly development of a single thought." When we introduce a new line of thought we should have a fresh paragraph

In case the letter or document deals with several subjects, and is long, each subject should have a new paragraph with a side heading. The following example will show the sort of thing I have in mind:

We have pleasure in replying to your letter of the 22nd inst. as follows:

Delivery.—Please deliver *c.i.f.*

Time.—Delivery in May will be suitable to us.

Payment.—We shall accept the bill.

6. As regards spacing, double or single spacing may be used according to the length of the letter and the choice of the writer. But in every single-spaced letter we must give a double space between and after the salutation and between paragraphs, and the complimentary closing also should be separated by an equal space. If post-script is used, that too must appear at least after a double space below the signature and be written single-spaced.

All paragraphs begin in one of the two forms, "block form" or "indented form". When each paragraph begins flush with the margin, that is "block form", and when indentation is used, it is "indented form".

7. If the letter consists of two or more pages, blank sheets, or especially printed continuation sheets having the same quality of paper as the letterhead, are used. I shall say more about such sheets later.

At least three lines of a paragraph should appear at the bottom of a sheet before it is continued on the next page. Breaks of this kind in letters should not be jerky otherwise they spoil the whole layout of a letter and to some extent reflect the character of the writer. The whole letter must present a balanced appearance.

If there are any quotations to be given in a letter, e.g., telegrams, cablegrams, etc., they may be written in a single space with proper indenting so that they are made more prominent.

8. Rules of punctuation should be carefully observed. It is better to reduce the need for punctuating to a minimum by short, clear statement. It is better to under-punctuate than to over-punctuate.

How to End a Letter

To end a letter is as important as to begin it. If the ending is formal and pointless, it means nothing. All such use of superfluous words is obvious padding. The participial closing should not be used in modern letters. It is a sheer waste of time; it is cheap; it is hackneyed, and above all it is impolitic. Suppose somebody called on a customer, and after talking interestingly to her for some time, got her all keyed up, and then at the close said: "Anticipating your kind reply at an early date, I remain"—and then left the place. Would such a person be a good salesman? No. The following are a few of the common "closers" found in letters:

With good wishes,

With kindest regards,

Meanwhile, with good wishes, we remain,

This sort of a sentence attached to a greeting on some festive occasion or in private letters, is perhaps all right, but absolutely meaningless at the end of a business letter. Further, we have no occasion to beg anything of our customers and we do not like to have them do for us likewise. The following are a few bad closers and should be avoided:

Hoping

Thanking

Trusting

Assuring

We should never thank a person in advance.

The following are some better closers:

We shall expect to hear from you by the 27th.

Do you think you can afford to let this opportunity slip by?

If you decide to accept our offer, write to us at once.

If there is anything in our letter that is not clear, will you please write us again?

We will inform you promptly if there are any new developments.

The Complimentary Closing

The complimentary closing is written two or three spaces below the last line of the body of the letter and is placed in such a way that it stands midway between the right and left-hand margins so that it may balance well with the whole layout of the letter. The following forms are commonly used in business:

Yours truly,	Yours faithfully,
Truly yours,	Yours sincerely,
Yours very truly,	Sincerely yours,
Very truly yours,	Yours respectfully,

The complimentary closing should always be consistent with the salutation, and its words should never be abbreviated. We should not close our letters with "Yours, etc." Eq. It shows disrespect. Then only the first word of the complimentary closing is capitalized. Applicants for situations will find "Yours respectfully", safe, also the young when writing to the aged, an inferior to a superior, a stranger to a firm of some standing.

In formal letters the complimentary closing should be "Yours obediently" to be consistent with the salutation "Sir".

We should not use "and oblige" in place of a complimentary closing. The use of "and oblige" is pointless and must be given up. Good writers, as I have said before, avoid the use of participial closings (or endings or phrases) and in case they are used they must be followed by the words "I am," or "I remain," "We are," or "We remain," in order to complete the sentence. I may also mention here the fact that there is one good reason why we should not use participial closings, viz., there are so many other people doing it that we would

not be noticed. It is said that such participial constructions and also the "oblige" closings are seldom read. Surely we do not want to do useless things because others do them.

The word "remain" is not used in closing a letter unless there has been previous correspondence.

At this stage we may have a table showing the ceremonious modes of addressing and beginning letters to certain persons of title or holding offices. It may be noted that in correspondence with equals or personal friends less formality is observed in this matter, *e.g.*, "My dear Lord," "Dear Sir Arthur," "Dear Lord," would suffice. In case of others, we may adopt any of the forms, "Sir," "Dear Sir," or "My dear Sir"; it is a question of personal friendship. We moderns have a tendency to be less ceremonious than our ancestors.

ADDRESSEE	ADDRESS	SALUTATION	COMPLIMENTARY CLOSING
1. Tradesman	Mr. Rup Kishore	Dear Sir	Yours faithfully
2. Professional Man	Dr. Abdul Kuddus	Dear Sir <i>or</i> Dear Doctor	Yours faithfully
3. Private Gentleman	S. P. Ghose, Esq.	Dear Sir	Yours faithfully
4. Minister of Religion	Rev. R. S. Tiwari	Rev. Sir, <i>or</i> Dear Mr. Tiwari	Yours faithfully
5. Limited Company	Messrs. Ghose Bishwas & Co., Ltd.	Gentlemen, <i>or</i> Dear Sirs	Yours faithfully
6. Limited Company (Impersonal Names)	The General Electric Supply Co., Ltd.	Gentlemen, <i>or</i> Dear Sirs	Yours faithfully
7. Lady	Miss P. I. Sharma	Dear Madam	Yours faithfully
8. Firm of Ladies	Mesdames Sharma and Prasad	Mesdames	Yours faithfully
9. Public Authority	The Chairman, Municipal Board, Agra	Sir	Yours obediently
10. Knight	Sir Jwala Prasad Srivatsava (The full Christian name must be written)	Sir	Yours obediently
11. Bishop (of Lucknow)	The Right Reverend the Lord Bishop (of Lucknow)	My Lord Bishop	I have the honour to be, My Lord, Your Lordship's most obedient servant

12. Chief Justice of Indian High Court	The Hon'ble Mr. Justice Thomas	My Lord	I have the honour to be, My Lord, Your Lordship's most obedient servant
13. Judge of a Subordinate Court <i>including</i> Dt. Judge	His Honour Mr. Mahesh Gopal	Sir	I have the honour to be, Sir, Your obedient servant
14. Sheriff of London	The Right Worshlpful	Sir	I have the honour to be, Sir, Your obedient servant
15. Indian Ruling Prince	His Highness the Maharaja of	Your Highness	Your obedient servant, I have the honour to be, Your Highness's obedient servant
16. Governor-General and Governors	His Excellency	Your Excellency	I have the honour to be, Your Excellency's obedient servant
17. King	His Most Gracious Majesty King George VI	May it please Your Majesty	I have the honour to remain, Your Majesty's obedient servant
18. Secretary of State for India	His Majesty's Secretary of State for India	Sir	I have the honour to be, Sir, Your obedient servant
19. Consul (English)	—Esq., H.B.M.'s Consul	Sir	I have the honour to be, Sir, Your obedient servant
20. Consul (American)	The Honourable James Whitney	Sir	I have the honour to be, Sir, Your obedient servant

The Signature

The signature fixes the responsibility for the letter or document. Sometimes the signature consists of only the name of the writer; sometimes it includes the name of the firm or organization which the writer represents and in whose behalf he is writing. The signature comes after the complimentary closing, a little below and to the right so that it ends at the right-hand margin. The following points should be noted in connection with the signature:

1. The signature should be plainly written. Some signatures are very illegible. That is to be deprecated. Sometimes, a signature is so illegible that the only possible way in which a reply can be addressed is by cutting the signature out and pasting it on an envelope, leaving it to the mercies of the post office experts to decipher it. We do not welcome illegible signatures. Therefore the practice of typing one's name, as it will appear in one's signature, is a good one. Between the complimentary closing and the typed signature, the signature is written.

2. The signature should not be preceded by any title, such as "Prof." "Mr." "Seth" or "Dr." There is no room for advertising one's qualifications here.

3. A signature should always be written, and must be written in the same form and style. A rubber-stamp signature is incorrect. Letters that demand a recipient's attention are worthy of the writer's personal attention to the extent of a pen-written signature.

The style of writing signature should be uniform. The style should be plain and distinct, avoiding unusual forms, flourishes and fantastic connections, because these make signatures illegible and experts on hand-writing tell us that such signatures are the easiest to counterfeit. The name should always be written in the same manner, for example, if a man signs "Ram Nath", he should not vary his signature and sign "R. Nath" or "Ramnath".

4. A woman in writing a business letter to a stranger should always indicate in parentheses before or under

gains the force of legal sanction. In such cases the signature of the deputy would appear thus:

p.p. The Indian Trading
Co., Ltd.,
RAJNI KUMAR,
Secretary.

per pro. The Indian
Trading Co., Ltd.,
RAJNI KUMAR,

per pro., or p.p. means by procuration.

Other clerks to whom the above authority has not been deputed would sign thus:

per The Indian Trading
Co., Ltd.,
P. C.

or for The Indian
Trading Co., Ltd.,
P. C.

per means "*for*".

Dictator's and Stenographer's Initials

The following are the two ways of writing these:

1. These are placed in the lower left corner, a double space below the signature. Full initials should be given when the "initial method" is used, in order to avoid confusion in tracing, in case error should arise. If Rup Chand dictated to his stenographer Prem Lall, the reference should appear thus: RC/PL. It may be mentioned here, that unlike India, in the West and also in the Far East, stenographers are mostly women.

Numbers are sometimes used in place of initials so that the identity of the individual writer is not disclosed to the recipient.

2. Sometimes, just below the letterhead may be seen a typewritten symbol. Suppose the symbol is "A 5". It indicates by whom the letter was dictated and by whom it was typed. Under this system the letters A, B, C, D, E, etc., are allotted to the various persons who dictate (or compose) letters, while every typist is allotted a number.

The advantages under this system are, first that it saves time, and secondly that it is not always desirable

to let one's correspondent know the identity of the individual writer of the letter. But on the whole the advantages of both the systems are almost evenly balanced and any one may be used. The main object in either case is to enable the office to ascertain which of its officials wrote the letter. It affords an easy method of tracing quickly the official who is concerned with a particular matter and also if a mistake is discovered later on, somebody should be held responsible for it. On this score this system is so useful that many firms make their symbols also the part of "reference" to letter which the recipient is asked to quote in his reply. In this particular case the reply may begin:

"In reply to your letter (A 5) of the 28th inst."

The Subject Heading

A large number of business letters are given the subject heading, just after the salutation. The heading indicates the subject to be dealt with in the letter and the object is the same as that of the head-lines in a newspaper, *viz.*, to enable the recipient to find out at a glance what the letter is about. Such a device facilitates the sorting of letters and they are quickly sent to the department concerned as indicated by the subject heading. Further, when one has occasion to refer previous correspondence, with the aid of these headings one can just skim over the pages and trace the required letter. It appears thus:

Dear Sir,

Re Consignment of Office Chairs

or,

Dear Sir,

Bank Charges

Enclosures

An "enclosure" is anything which is put along with a letter in an envelope, *e.g.*, cheques, invoices, etc.

Enclosures should be carefully attached to the letter. Loose enclosures are sometimes lost because they often

flutter out of the envelope unexpectedly. Enclosures therefore should either be folded inside the covering letter or carefully fastened to the letter. If stamps are being sent they should be placed in a small envelope of waxed paper or they may be attached to the letter paper by the stamp border.

The presence of enclosures is indicated in the following ways:

1. The word "Enclosure" or its abbreviation is written well below the letter, *e.g.*, "Enclos. 3". It means there are three enclosures to be found in the envelope. Sometimes the style adopted is as follows:

Enclos. Invoice, B/L, B/E.

2. Some firms use small bright (often red) paper seals bearing the abbreviation "Enc." Although such a prominent thing cannot escape attention, it rather gives an untidy effect to a beautifully typed letter.

3. A number is affixed to the letter, and the same number is affixed to the enclosure. These tabs are often put up in the books. They are numbered and are perforated for easy detachment.

4. Enclosures may be indicated at the top of the letter. It is said that this is a suitable method, especially in case of firms where person other than the typist looks after the posting of letters.

From the point of view of the sender the practice of indicating enclosures is useful; the clerk knows what enclosures must accompany the letter before it is despatched. When enclosures are forgotten, such a thing results in inconvenience, and sometimes consequences are disastrous. In the hustle and bustle of modern life omissions of enclosures from an envelope, stated in the covering letter, do take place. Such omissions cause much irritation.

From the point of view of the receiver, he knows what enclosures are to be received. He can check them against those stated in the covering letter as being enclosed.

If any remittances are pocketed, *e.g.*, cash, postal order, etc., by office staff, the above device ensures prompt detection.

Perhaps it would not be out of place to mention here that courtesy requires that all letters sent to disinterested persons, especially those letters which contain requests for favours or information and which will not result in mutual advantage, should contain either a stamped addressed envelope, or stamp for reply.

Postscripts

As far as possible postscripts should be avoided. They usually create a bad impression on the mind of the recipient. The postscript begins with its abbreviation "P.S." The postscript being a portion of the letter requires the signature of the writer or at least his initials. Postscripts are used in the following cases:

1. If after the completion of a letter, certain events have happened which are to be communicated to the recipient along with the letter, a postscript is used for conveying that information.
2. If some idea or information has been forgotten or left out from the body of a letter, a postscript is used. Or a postscript may be the result of an after-thought.
3. Sometimes it is not necessary to use the letter "P.S." to indicate a postscript. In such a case it may be used for the purpose of emphasising some important idea, *e.g.*, "Remember—in order to take advantage of this offer we must receive your reply by April 16." As a postscript is prominent by its position, it should contain an important idea and not just the last thought of the writer of the letter.

Continuation Sheets

A business letter may consist of more than one page. If another page is used, it should contain at least three lines of the body of the letter. These sheets are called "Continuation Sheets" or "followers". The sheets must

be of the same size and material as the letterhead. Sometimes they are quite blank, but often they have some details printed on them. Continuation sheets should, however, give the following details:

1. The name of the addressee or his initials.
2. The date.
3. The page number.
4. The filing reference.

QUESTIONS

1. What are the requisites of a good letter? (*Punjab*, 1930.)
2. (a) What are the qualifications for a Commercial Correspondent? State briefly the characteristics of the commercial style of letter-writing.
(b) What is the meaning of "Salutation" and "Subscription"? (*Delhi*, S.B., 1932.)
3. What are the chief characteristics of a business letter? In what respect does it differ from an official letter? (*U.P.*, H.S.E., 1933.)
4. (a) What are the chief characteristics of a good business letter?
(b) Write a complete letter in reply to an enquiry regarding the means, business integrity, and general reputation of a merchant whose circumstances are well known to you. (*Rajputana*, 1936; *Madras*, G.T., 1932, adapted.)
5. Name and explain all the parts of a business letter. (*Rajputana*, 1937.)
6. Show the method of addressing letters to the following : (1) The British Consul at Pondicherry, (2) The Secretary of State for India, (3) A commercial firm. (*Madras*, E., 1916.)
7. What is the current form of commencing and ending letters to the Bishop of Madras, a mercantile firm, a Judge of the High Court, and a Member of the Board of Revenue, and what is the correct superscription? (*Madras*, I.G., 1917.)
8. Name the different parts of a letter, stating which is the principal part and why. Mention four points which would be specially borne in mind when writing the principal part. (*Madras*, E., 1919.)
9. How would you address a business letter to a Sheriff, Lord Chief Justice, a Limited Company, a married lady and a spinster? (*Madras*, E., 1931.)

10. How many divisions are there to a business letter? Name them. (*Madras, E.* 1921.)

11. In addressing correspondence to each of the following, how would you begin and end your letters?—(1) The Governor of Madras, (2) The Bishop of Madras, (3) The Chief Justice, (4) An Indian gentleman of title, (5) A firm of general merchants, (6) A military officer. (*Madras, I. G.*, 1922.)

12. Suppose that you are having a holiday at a place by the sea or in the country. Your friend, Mrs. Sharma, has asked you to take rooms for her and her family if you think they would like the place. Write a letter to Mrs. Sharma telling her you have engaged rooms for her, describing them, and giving an account of the attractions of the place. (*R.S.A.*, adapted.)

13. Suppose that you have left home to lodge in a distant town where you have been at work for a week. Write a letter to your mother telling her about your work and your lodgings and giving your impressions of the town and the people you have met. (*R.S.A.*)

14. Write a letter to a friend in the country describing a public park on a Saturday afternoon. (*R.S.A.*)

15. A friend of yours wishes to leave school and enter employment and has asked you for suggestions and advice. Write a letter to him (or her) suggesting the kind of work he should try to obtain, giving reasons for what you suggest, and advising him how to set about obtaining it. (*R.S.A.*)

16. A friend of yours who has just left school wishes to enter an office; her parents wish her to stay at home and help her mother. Write *two* short letters; one from your friend to you, telling how matters stand, why she wishes to go out to business and why her parents wish her to stay at home, and asking for your advice; the other from you to your friend telling her what you think she would do and why. (*R.S.A.*)

17. Suppose that you have been working hard recently and are soon to have a fortnight's holiday. Write a letter to a friend describing your hard work and how you mean to spend your holiday. (*R.S.A.*)

18. Discuss the characteristics of a good business letter. (*U.P.*, and *Rajputana, I.Com.*, 1925 and 1933 respectively.)

19. (a) Write a letter *either* to the Head Master of your old school *or* to the Principal of your College, asking for a testimonial with a view to securing a billet.

(b) Write a reply to the following advertisement:

“Unique opportunity offered by an expert commercial traveller who is proceeding to Europe and wishes to represent a few high-class firms, exporters or importers, seeking excellent foreign

connections for buying, selling or agencies. Please apply with particulars stating the line of business. (*Bom., I.Com., 1933.*)

20. As the local correspondent of a newspaper in Bombay write a descriptive account of the opening ceremony of an agricultural exhibition in your district. (*Bom., B.Com., 1933.*)

21. Write a letter to the editor of a newspaper setting forth your views on the question of the employment of women in clerical work in business offices. (*Bom., I.Com., 1935.*)

22. Write a letter for the Correspondence columns of *The Times of India*, giving your views on the proposed scheme of taxis in Bombay playing at the rate of four annas a mile. (*Bom., I.Com., 1936.*)

23. Write for publication in a newspaper an account of the opening ceremony of an industrial exhibition. (*Bom., B.Com., 1936.*)

CHAPTER VI

THE GOOD LETTER

General

It is really difficult to define what is good and what is bad. Just as according to some people, there is almost for certain no heaven and no hell, so also according to some thinkers and tinkers there is nothing good, there is nothing bad, everything is good and everything is bad. Any exaggeration of the difference between good and bad seems to some a case of highly imaginative flight. Sometimes we call a thing bad because we cannot think correctly. We call drunkenness bad not because we are thinking of a man's non-admission to heaven, a destination where everybody wishes to rush in, but because the drunkard loses his health and brings misery on his dependents. If stealing was beneficial to the stealer and the loser and the society at large, we should not call it a sin. If our so-called kind actions, *e.g.*, charitable and others, multiply human or other suffering, they should not be called good. In the same way we can analyse other actions. If our actions promote happiness, happiness in the widest sense of the word, of the individual and of the society at large, it seems, such actions should not be considered bad. Society, some people affirm, has no right to come forward with preconceived notions of good and bad and condemn people mercilessly. Each action must be judged on its own merit. *If the youth entering on the business of life idles away his time and fulfils slowly or unskilfully the duties entrusted to him, there by-and-by follows the natural penalty: he is discharged, and left to suffer for a while the evils of a relative poverty. On the unpunctual man, ever missing his appointments of business and pleasure, there continually fall the consequent inconveniences, losses, and deprivations. The tradesman who charges too high a rate of profit loses his customers, and

so is checked in his greediness." Fortunately or unfortunately we are not concerned with philosophy here. We are here concerned with business correspondence. What then is good here? In business correspondence that letter is good which fulfils its purpose, the purpose for which it is written.

When a person writes a letter he does not talk to the walls, although his letter may go to the wall if it is bad. A letter is not a soliloquy. The writer must picture the recipient at the other end, his needs, his feelings, and his point of view. A letter is not a one-sided affair. In public speaking some people utterly fail to make a mark in spite of the fact that they have full knowledge of their subject. The reason is plain: They do not study the most important thing of all, namely, the audience. To know and understand others we must possess a knowledge of psychology. It is the human element or the human note that is important in a business letter. It is with man, his flesh and blood that we deal in business, not with a machine. Through all correspondence should therefore run the strong human note.

A good correspondent knows his reader well and identifies himself with the latter's experience; he feels as the man at the other end feels. While writing a letter we should always picture in our minds the mental attitude of the recipient. The following is a piece of good advice:

"An old editor relates how he taught one of his young men to write clearly. The young man had good abilities, but everything he wrote was confused and opaque, and no amount of advice seemed to do him good. At last the editor said, 'You must really do better. Now, just you take this paragraph back and imagine that you have sitting in front of you the stupidest man in the kingdom; then tell him in the simplest and clearest way you can what to put in the paragraph; and when you think you have made him understand, write down as clearly as possible what you said to him.'"

And then we should remember that each recipient is different from the rest, he is like others in some ways and yet he is he and they are they. Each man has his own individuality, he is very much like other people, and yet he has an individuality of his own. All this has to be borne in mind by the correspondent. A letter does not appeal to all men in the same way; all of us do not fall in love with the same girl. Hence the writing of each letter is an individual problem, for no two situations and no two recipients are identical.

Elements of a Good Style

What we have said in the preceding pages in connection with the technique of letter-writing should be borne in mind. Besides all that, if we wish our letters to fulfil their purpose, whatever that purpose may be, they should contain the elements mentioned below. Here we are using the word style in its full sense—look, stock and barrel. Some writers on the subject give five essential qualities of the letter. According to one of them the five C's of business correspondence are Character, Clearness, Consciousness, Correctness, and Courtesy. We shall, however, discuss the characteristics of a good style in a different fashion. We shall take this topic under four main headings. The distinction between the various elements is not so clear-cut and some over-lapping seems to be unavoidable. The elements or characteristics are as follows:

- I. Promptitude.
- II. Clearness:
 - (a) Accuracy.
 - (b) Brevity and Completeness.
 - (c) Grasp of Subject.
 - (d) Literacy.
- III. Tone:
 - (a) Appropriateness.
 - (b) Courtesy.
 - (c) Tact.
- IV. General:
 - (a) Mixing Business and Friendship.
 - (b) Verbiage.
 - (c) Perfecting the Letter.

Promptitude

Edward Young (1683-1765) wrote, "Procrastination is the thief of time." We need not be reminded that promptitude is the essence of business.

The reply to a letter should never be delayed, also the acknowledgment of remittances. Failure to reply to a communication is regarded discourteous. In well-organized firms in the West the practice is to finish the day's work before closing the office. In England, a prompt reply to a telegram is one that is sent off within about an hour after receipt. English firms are very prompt in answering letters. Continental firms are not so quick.

In India we find that some Government offices are not only extremely inefficient but very slow in answering letters, although they are staffed by people who get fat salaries. All this must go. Then our semi-government institutions, such as municipalities, district boards, etc., are inefficiency personified. Their method of handling correspondence is crude, inefficient and unsystematic. They should be completely overhauled and brought on modern lines. Old must give place to new. We cannot call a thing good because it is old. Malaria fever is old, but is it good? Then every new thing should not be called bad, because it is new. A new thing becomes good in time, if it is really good. Coming back to our commercial firms, we find that they are happy-go-lucky organisations. But we should not blame them for that because they are yet small.

HASTY REPLIES

In our anxiety to be prompt we should not send hasty replies. There is a saying in English, "Marry in haste, and repent at leisure." Unseemly haste in business we do not want. It is harmful. Occasionally thorny problems arise in business and on those occasions the correspondent will do well to remember that he should not write anything in haste, nor in anger, lest he should repent when it has already become too late. When something severe has to be written, the letter should be

permitted to wait overnight for further consideration before it is posted. What is written is written, it is in black and white; it is in the hands of the recipient and it is his property. Experience tells us that when we allow some time to pass, the tone of the letter is radically modified, its harshness disappears; or, perhaps a letter of that kind is never posted at all.

Clearness

(a) *Accuracy*.—By accuracy we mean here the avoidance of mistakes due to negligence. The standard of accuracy required in many walks of life is cent. per cent. Take the case of the railway signalman. Any mistake on his part may result in a terrible disaster.

Small mistakes like the writing of an incorrect address on an envelope, putting the letter in the wrong envelope, omitting to send enclosures, or putting insufficient postage stamps and such other mistakes cause much irritation and trouble.

In addressing envelopes two forms are used, just as those in the inside address. It is advisable to use the same form in one letter, *i.e.*, if the block form is used in writing the inside address the same form should be used also on the envelope. On the envelope only necessary details should be given and the address should not be overcrowded. The main thing to remember is that the address should balance well. The letter and the envelope should not have any blots, fingerprints, or erasures. The whole thing should be free from all such blemishes.

In the past several attempts have been made to establish a new and sensible order in addressing envelopes. Our Indian system of addressing envelopes is a good one because we place the name of the addressee last and the place of destination first—a thing very convenient from the mail clerk's standpoint. In our languages we write thus:

Allahabad,
23, Civil Lines,
Miss Kamla Desai

I should strongly recommend the above mode of addressing envelopes at least in our private correspondence.

Then as regards putting the stamp on the envelope, we must always put it on the top right-hand corner. To put it on the back of the envelope is bad; it causes waste of time especially of the mail clerk. It has been pointed out again and again that the work of the postal department in India is made difficult when the public persistently ignores such simple rules as the placing of postage stamps on the right-hand top corner of the envelope, writing legibly, and posting in the correct letter box. We should make this fact known to as many people as possible. It is only in love-letters, I think, that one can put stamps at awkward places to convey secret messages to one's sweet-heart.

Mistakes in figures tend to be quite common and sometimes they result in serious consequences. The omission of a comma, I remember, caused an enormous financial loss to a government.

(b) *Brevity and Completeness.*—The motto for a business man is "Time is money". Business men are busy people. They wish to get their information quickly. But that does not mean that directness should be confused with curtness or bluntness. If we are clear-headed we can be brief.

Brevity, however, is not always a virtue. We should remember that brevity cannot be made an excuse for incompleteness. If a letter is so brief that it does not convey the required information and necessitates the writing of further correspondence to supplement information, time and trouble are lost. We should be brief but at the same time clear. All essential details should be found in a letter. Whatever we say in a letter we should say simply, clearly and in a convincing manner. Sometimes it is good to tabulate information so that it can be grasped by the reader at once, instead of writing long and rambling sentences and beating about the bush. Side headings are most useful in a long letter.

The choice of words used in writing out letters is to be carefully made. Then the letter must have a unity of thought and purpose.

Letters that lack clearness are usually either vague, obscure or ambiguous. An obscure letter is one in which no meaning whatever is obtained except by careful and painful reading. The opposite of vagueness is precision. A high standard of precision is necessary for a business man.

Precision is of two kinds, *viz.*, precision of language and precision of substance (matter). The language employed should be the kind I have mentioned before; and the style of writing, simple and unaffected. As regards precision of substance, the degree of precision should be appropriate to the recipient's understanding and way of thinking, and consistent with the matter in hand. Some readers need more details than others. Similarly in some transactions, *e.g.*, foreign, one must be quite precise.

While speaking of precision of language I might mention the very common error of using *same* as a pronoun. I give the following sentences to illustrate the point:

Wrong.—We received your draft yesterday, and beg to thank you for *same*.

Right.—We thank you for your draft, which we received yesterday.

Wrong.—The parcel arrived safely and I sent *same* on to my wife.

Right.—The parcel arrived safely and I sent it on to my wife.

Through custom "kindly" has become an unqualified imperative. "Will you kindly" is a much better expression.

(c) *Grasp of Subject.*—This quality in a business letter is an important one. The writer should show an intelligent grasp of the subject in hand. Two things are to be kept in view: The correspondent must have a thorough

knowledge of his line of business or of his profession or trade. Secondly he must take pains to grasp the particular aspect of the problem about which he is dealing in a letter.

When a letter is received it should be carefully read and then its reply given. The recipient is sometimes made to feel he asked for bread and received a stone. Such a letter fails to fulfil its purpose.

(d) *Literacy*.—Errors in spelling, punctuation, grammar and social etiquette (e.g., Mr. Hemanta Kumar Chaturvedi, Esq.), should be carefully avoided. In writing by hand one may conceal doubtful punctuation and spellings by clever devices, but the typewriter is mercilessly exact in this respect. The fact that a correspondent must be a man of some education I need not emphasize further.

Tone

(a) *Appropriateness*.—A business letter must be appropriate in two ways, viz., it must be appropriate to the recipient and secondly it must be appropriate to the occasion. When writing to foreigners we must be very particular about this point.

(b) *Courtesy*.—It must be kept in mind that a business letter should always be courteous. "Courtesy is the inseparable companion of virtue." Discourtesy is never a sign of strength and ability; it is an indication of lack of breeding and third-rate education. English people in England (I don't say in India) are said to be very courteous and we admire them for that.

Vituperation effects nothing. It is the property of an unimaginative mind to be always criticising others. To scold others is the easiest thing in the world one can do, and the same is true of discourtesy. We should be courteous to all alike, tinker, tailor, soldier, sailor, lad and lass, big man, small man, old man, young man, wise man and foolish man, prince and pauper, rich man, poor man, wasteful and thrifty, young girl and old woman, ugly girl and pretty, wife, husband, widow and widower,

black man, white man and yellow. Sometimes we find people showing more courtesy to those who are rich or have pleasant faces.

A sharp and discourteous letter should be replied in a friendly tone. Should any customer make a foolish request, his request should be refused in such a way that he does not feel the refusal keenly. If it is somehow granted, we should not assume an air of benevolence and magnanimity. Whenever we have to refuse a request it is courteous to give a reason, if we can.

Courtesy demands that the language be polite. "Thank you", "Please", help to soften expressions that otherwise may appear harsh. The use of such expressions is pleasing to everyone. Repulsive style of correspondence will never do in business. We should treat every person as a gentleman.

There is a coarse but quite true saying, "More flies are caught with honey than with vinegar." Many a heart is melted by persuasion and sweet reasonableness.

Too much sugariness, however, must be avoided, because it does not often ring true and sincere. The following phrases, for example, should be avoided:

1. We submit a price-list for your kind perusal.
2. Your esteemed inquiry.
3. Your kind favour.
4. Our best apologies.
5. We thank you very much for your kind order.

We find that the word "beg" is very commonly used in letters and communications. "Beg to" is a corruption of the old-fashioned "beg leave to". "Hereby beg to" is also bad. Such expressions should be avoided in modern correspondence. We have ventured to write the following lines:

They beg to supply and they beg to reply,
They beg to submit and they beg to remit,
They beg, and they beg, and they beg and they beg.

We cannot resist quoting the following lines by an anonymous writer:

They beg to inquire and they beg to state,
 They beg to advise and they beg to relate ;
 They beg to observe and they beg to mention,
 They beg to call your kind attention ;
 They beg to remark and they beg to remind,
 They beg to inform and you'll herein find ;
 They beg to announce and they beg to intrude ;
 They beg to explain and they beg to include,
 They beg to acknowledge and they beg to reply,
 They beg and they beg, and they beg, oh, why !
 They reluctantly beg for a moment of time,
 They beg to submit you an offer sublime ;
 Till I wish I could put the annoying array ;
 Of beggars on horseback and send 'em away.

(c) *Tact*.—What oil is to machinery, tact is to life. Tact is a big term and means much. The word may be used in two senses. First it may include some of the qualities we have been discussing, *viz.*, persuasiveness, appropriateness and courtesy. Secondly it may mean a method of tackling a rather ticklish problem in a diplomatic and roundabout fashion, instead of in a straightforward and frank manner. In business we do not encourage tact of the second variety. We consider all business men as gentlemen and if an occasion arises they should not mind a straight clean hit; suspicion and insinuation they do abominate. Most people appreciate frankness.

Business people are busy people and they have no time to read letters as people read poetry or philosophy, nor have they much time to read "between the lines". In spite of all what I have said above against the use of tact of the second variety, there are times, as some writers say, when one has to use tact and diplomacy in business. Firmness may bring serious results while, tact and persuasiveness may prevent such a thing without undue sacrifice of what is just and proper. The last few words of the last sentence must be carefully noted. Here are two letters illustrating tactlessness and tact.

(TACTLESS)

DEAR SIRS,

Your letter duly to hand and contents noted. When you wrote us on previous occasions we thought you honestly meant

to do some business with us. But now we are astonished that you cannot do so. Perhaps we failed to understand from your first letter that you were out for a cheaper variety of goods. Such goods we can supply now. Our representative is going to your town and we have instructed him to pay you a visit. You will be well advised to wait until he shows you the required samples. We are sure we can supply you goods cheaper than you can get anywhere.

Yours truly,

(TACTFUL)

DEAR SIRs,

We are sorry to learn from your letter of 7th April that you are unable to give us the order we had hoped to get from you. We may have submitted quotations for rather a better class of stuff than you need. If that should be the case we shall be only too pleased to send you another set of samples. Our representative will be visiting your town on Friday next and we have instructed him to see you the same day. We feel sure that your time will not be wasted in looking through the samples, for we know they compare more than favourably with anything of the kind offered elsewhere.

Yours truly,

I want to give the final say to *The New English Dictionary* in this matter. It defines "tact" as follows:

"Ready and delicate sense of what is fitting and proper in dealing with others, so as to avoid giving offence, or win good will; skill or judgment in dealing with men or negotiating difficult or delicate situations; the faculty of saying or doing the right thing at the right time."

Dugald Stewart (1753-1828), a Scottish philosopher, in his *Outlines of Moral Philosophy* wrote as follows:

"The use made in the French tongue of the word *Tact*, to denote that delicate sense of propriety which enables a man to feel his way in the difficult intercourse of polished society."

Another writer, R. B. Brett, wrote: "That fine instinct in the management of men which is commonly called tact."

One last thing about tact and then I finish: Whenever we make a mistake we ought to be prepared to own it up rather than conceal it or to make all sorts of excuses.

Nothing is more disarming than a frank recognition of one's mistakes.

General

This heading I have used for want of a better one. Let us discuss the topic under this heading one by one.

(a) *Mixing Business and Friendship*.—If the sender and the recipient are friends, there is a temptation to insert subjects which have nothing to do with business in hand. Such a letter becomes long and contains unnecessary information, unnecessary from the point of view of the business. If there is no objection to put two letters in the same envelope, the one a private letter, and the other one of a business nature, it is advisable that they be written on different sheets.

Undue familiarity in business letters may breed contempt.

(b) *Verbiage*.—Another name of this is verbosity. A very common tendency with some business men is to write long letters when shorter ones would do. It is said that letters to women may be longer than those to men, I mean business letters.

Business letters are read hurriedly and so the writer should say what he has to say in a direct fashion and should not beat about the bush. There is, however, no hard and fast rule about the length of the letter. Some letters need be long, others short.

(c) *Perfecting the Letter*.—Proper attention should be paid to folding of letters. There is only one best way of folding a letter and that is the only way which will help to raise the prestige of the firm because it denotes dignity, neatness, thoroughness and pride in one's work. Then envelopes should be properly addressed. The use of pins is dangerous, we should use paper fasteners. The best colour for type in business letters seems to be black. It is little things that count in business, just as they do in other walks of life.

QUESTIONS

1. The following letters are badly written, the first in style, the second both in style and substance. Re-write the letters correctly, making any alterations and omissions that you think necessary :

(a) DEAR SIR,

With reference to your esteemed favour of the 13th instant, *re* Kelvinator, the article has now come to hand and we shall be pleased to demonstrate same to you if you should still desire to see same.

We remain,
Your obedient servants,

(b) DEAR SIR,

With reference to your advertisement in the *Times of India* *re* post of clerk in your Bank. I am a young man of a respectable family of Baroda on the lookout for an employment. I think I will suit you well as I bear out all the qualifications you require, knowing accountancy to the extremes. I studied this art in the College of Commerce and passed very creditably. I have large number of relations dependent on me for helpfulness. So I shall be thankful if you will look upon my application with favour and appoint me to the same.

I remain,
Yours faithfully,

N.B.—(You are only required to re-write the body of the letter, and not to supply the address, the date, or the inside address.)

(*Bom., I.Com., March, 1932.*)

2. Re-write the following letter, making improvements from the point of business correspondence :

"Re your invoice just to hand. We do not accept any responsibility for the insertion of our advt. in your issues of the 14th and 21st inst., seeing you received our stop order on the 12th inst. and cannot pass same as we hold your receipt for it. A credit note for £ 3. 17s. 6d. will oblige, or we will deduct it from your account, whichever you prefer.

Yours faithfully,
p. BATESON AND PORTER,"
F.C.H.
(*Bom., I.Com., March, 1933.*)

3. The following letter is criticised thus : "The whole letter is badly constructed, and, unless the samples are uncommonly good and the prices remarkably low, scarcely likely to extend Messrs. Saunders and Sons' list of customers. The letter wants the

persuasive note." In the light of this criticism re-write the letter.

"We are sending you some samples of our goods you could no doubt do a big business in. Other clients in Ahmedabad are taking them up and our terms are very easy. We shall require references before we open an account, otherwise we must ask cash with order.

Yours faithfully,
SAUNDERS AND SONS,
per F.C."

(*Bom., I.Com., March, 1934.*)

4. Set out in business style the following letter and punctuate it where necessary :

Dated 10th October from Ram Lall & Co., Meston Road, Allahabad. To Rahman & Co., Elgin Road, Simla. In reply to your inquiry of the 6th instant we have known the gentleman you mention for more than 10 years during the greater part of which time we have had close business relations with him. We can consider him intelligent and industrious and have always found him absolutely straight forward in his dealings although our commercial relations have had an unfortunate termination for us we have the greatest regard for him and are anxious to do anything in our power to assist him yours faithfully,

(*Benares, 1926.*)

5. Re-write the following letter, correcting all the obvious mistakes :

TO MESSRS. BHOLA NATH & Co.,
LAHORE.

10 BEADON ROAD,
Dated, the 5th March.

MY DEAR GENTLEMEN,

We have been requested by Babu Ram & Sons to inform you that they are unable to comply with your request to be supplied with the particular kind of paper you require.

Yours sincerely,
RAM CHAND.
(*Punjab, 1932.*)

6. Condense the following to form the subject of a telegram :

"We thank you very much for your letter of the 28th February ordering us to supply you one dozen hockey sticks. In reply we have pleasure in informing you that the sticks were despatched to-day by registered parcel post, and we trust you will find the goods in order."

(*Punjab, 1934.*)

7. You require an account for your firm. Draw up an advertisement for insertion in *The Leader*. Draft also a letter

with which you will forward this advertisement for insertion in the paper. (*Rajputana, H.S.E., 1933.*)

8. Condense the following into telegrams not exceeding twelve words each :

(a) I was not able to keep the appointment to-day, but will meet you to-morrow at 12 noon and will bring samples with me.

(b) The goods which you ordered are not in stock, but we hope to supply them in a day or two. (*Rajputana, H.S.E., 1937.*)

9. Re-write the following letter, correcting grammatical and other mistakes, deleting any superfluous words and expressions, and altering the construction and diction where you think they can be improved. Set the letter out neatly, insert all necessary punctuation marks, and write all the abbreviations in full.

MESSRS. THE REX SULPHATE CO. LTD.,
24 GRACECHURCH ST. E. C. SEPT. 24 1913.

Gents we beg to ack. rect. of yr. lr. offering to us the sole agency in this town for your goods and beg to thank you for the same we however regret that the commission that you offer is too small to be an inducement to us to take up the agency for yr. goods if you feel however disposed to increase the rate to 12½% we shall have much pleasure in giving the matter our farther consideration we may point out to you that your goods have at present as you yourselves state no great sale in this district but we think with the means that we have at our disposal we could increase the sales to a considerable extent awaiting the favour of a reply your's faithfully James Brown and Sons. (*R.S.A.*)

10. Discuss the following :

(a) "Courtesy is one of the highest business qualities; it is politic; it is a tangible asset at all times and in all circumstances. To win a man's goodwill and respect is often more important than to sell him goods or collect his account." (*H. L. Carrad.*)

(b) "Letter-writing is an art, although as far as business letter-writing is concerned, we hold it to be very largely a science." (*D. M. Wilson.*)

(c) "To be readable, a letter must be alive, and free from the stilted forms—whether newer or older forms—which suggest that a machine, rather than a man is dealing with correspondence." (*D. M. Wilson.*)

(d) "Then there should be variety: 'Unity in a letter is an excellent feature, in fact an essential, but uniformity is wearying drab, and uninviting'." (*D. M. Wilson.*)

(e) "In these strenuous post-war days, when the last ounce of business must be extracted from any proposition if there is to be

a profit, we cannot afford the hackneyed, abstract, unconvincing letters which satisfied our grandfathers. They are fit only for museums, with the crinolines and velvet breeches and powdered wigs." (*D. M. Wilson.*)

11. Correct what you think requires correction in the following letter by re-writing it:

GEO. ROBEY & Co.

LALL BAZZAR.

CALCUTTA, 3rd July, 1919.

TO MESSRS. SCOTT & SANDERS,
CAWNPORE.

DEAR SIR,

I have received your letter of the 27th inst. and regret to note that ours of 20th did not seem to have reached. The error in accounts, what you refer to is unfortunately correct, as we find that in the absence of my cashier your Ledger account was wrongly posted by him and the sum of Rupees Fifty was placed to your Credit instead of to your Debit. However, I have now put the matters right and have credited your account, with Rupees one hundred, which adjusts the error. Please accept my apologies and confirm our action.

Yours faithfully,
GEO. ROBEY & Co.
(*U.P., I.Com., 1920.*)

12. Write a reply to the above letter.

(*U.P., I.Com., 1920.*)

13. Discuss the characteristics of a good business letter, and state the mode of address in the case of (a) tradesman, (b) a private gentleman, (c) professional man, (d) a clergyman, and (e) various persons of rank. (*U.P., I.Com., 1923.*)

14. Discuss the characteristics of a good business letter. (*U.P., and Raipurana, I.Com., 1925, and 1933 respectively.*)

15. The following letter was written to friends in London by a foreigner who had been on a visit to Scotland. Re-write it so as to give the writer's meaning in clear and correct English without making any more changes than are necessary:

DEAR SIR AND MISSIS,

I have pleasure in announcing you I got luck of see the kindly land of Scotland, where I enjoyed generous hospitality about six days. I regret lively having had not enough time, in London, to shake your hands and show you I kept always a good souvenir of my stay with you. In my future leave, I hope much see you certainly and use some times in your amiable company. Receive, please, my kind and sincerely regards.

Yours faithfully,
(*R.S.A.*)

CHAPTER VII

KINDS OF LETTERS

We may classify letters under three main headings as follows:

1. Private.
2. Commercial.
3. Official.

Private letters are those communications which are used for intercourse between friends and relatives. With this kind of letters we are not concerned in this book. Commercial letters are used for intercourse between business men on matters of commerce and industry. Now "commerce" is a very comprehensive term and has a wide significance. It means both the home and foreign trade of a country. It includes any business which helps in the process of distribution, from the producer to the consumer. It includes transport, by all the possible means of communication. Then it includes insurance, finance and even direct services, *e.g.*, services of soldiers, sailors, doctors, masters, etc. So we see that the term is a wide one and in this book we are mainly concerned with commercial letters. The third kind of letters, namely the official letters are used for transacting state business.

In the following pages we shall deal first with commercial letters and then with official.

QUESTIONS

1. What are the various kinds of letters ?
2. Write a note on "commercial letters".

CHAPTER VIII

PROFFERED SERVICES AND CORRESPONDENCE WITH AGENTS

Letters of Application

MANY of us are called upon to write a letter of application as the first most important letter at the beginning of our career after finishing education. We should learn how to make such a letter attractive, convincing and appropriate. The following points should be borne in mind:

1. It is the letter of application upon which we shall always strive to bring our best form and expression to bear—the one that we shall “work hardest at”. From the prospective employer’s standpoint, such a letter is judged as our best. He will think that the letter is the specimen of the applicant’s best effort.

The letter forms a well-rounded connected whole. The artist is the applicant and his application is a small work of art in its entirety as well as in its individual parts.

2. We must remember that hundreds of applications are sometimes received and the business man has no time, first to go through all of them minutely, and secondly to read unnecessarily long letters. It is therefore necessary that the applicant should confine himself to the particulars asked for in the advertisement—and then stop.

3. The advertiser in order to make his work (of selection) easier will adopt the slightest pretext for rejecting an application. If the application contains the slightest mistake in spelling, grammar, punctuation or arrangement or omission of required information, such an application will hardly stand any chance.

4. The letter must be neat. Sheets of uniform size should be used. We must use plain, white paper; it should be good but not fanciful. Then the writing is

to be done on one side only. Proper margins must be left. All sheets should be fastened together neatly.

5. The letter must be written clearly and neatly. It is better to type it unless asked to apply in one's own handwriting. Folding must be perfectly done. Envelope should also be a suitable one. Affix the stamp, as I have already said before, in the top right-hand corner of the envelope. The envelope should be carefully addressed.

6. We ought to mention the necessary particulars in a perfectly honest and straightforward fashion. A statement of the applicant's educational qualifications is to be given in full but in doing so one should not blow one's own trumpet. Self-praise is no recommendation, or self-praise is no virtue. A tone that is either cringing or self-laudatory is to be avoided.

If one has any business experience, that should be stated, together with the reason for leaving one's present or last job. Employers rate the item of experience sometimes higher than high educational qualifications or social status. Now the facts of one's previous experience should be correctly given so that no room is left for doubt. If there have been intervals of unemployment, that fact must be mentioned with reasons. Why has it been so? Has it been through inefficiency or undue impatience to leave a job? Why does the applicant not stick to one job for some length of time? Silence here will excite suspicion and advertiser will surely assume that there is something wrong with the applicant. We often find that those who get third division, intentionally omit to mention it.

7. If the amount of salary is required to be mentioned it is better to seek somebody's advice. A small initial start, with good prospects is better than a big salary with no chances of rising higher. Salaries depend, like prices of articles, on the prevailing market conditions.

8. The application should not be delayed; it should be sent promptly.

9. In many cases at least two references are to be supplied. The names and addresses of persons who have promised to act as referees, or, in other words, to give reference on behalf of the applicant must be given.

10. Only copies of testimonials should be sent. Original testimonials must be kept in readiness to be produced at the time of interview. When an applicant goes for an interview he should not forget them behind.

The value of the testimonial largely depends upon the reputation and status of the giver, and also whether the giver knows the applicant. Some business men do not, and I think rightly, attach much value to testimonials and prefer to get information direct from references, either by word of mouth or in writing. Some business men are shrewd enough to realize that testimonials always speak well of a man, otherwise they find their way into the waste paper-basket.

11. Many advertisers, when advertising for posts are unwilling to disclose their identity. The reasons may be two. First that they do not like to be harassed by job-hunters or a large number of applicants who make unnecessary personal calls, and sometimes bring pressure through influential sources. And secondly where the vacancy is an important one, the disclosure of one's identity may lead competitors to believe that a certain amount of disorganization prevails in the firm.

Applicants are therefore asked to send their replies to a Box Number at the office of the newspaper in which the advertisement appears.

Other points which arise in connection with the application for a job are as follows:

1. Out of a large number of applicants only a handful are called for an interview. It should not be forgotten that no sensible man engages a clerk except on the strength of a personal interview. The advertiser is a busy man; he is not paid for interviewing people. The candidate called for an interview must be punctual. Then he must be dressed correctly; correctly dressed does

not mean that he should be gaudily dressed. Further the candidate must know manners. One must certainly learn etiquette. Mother is the best teacher in this respect. Neatness of dress, to say the least, is essential. One's face is also at times the correct index of the mind. One must pay due attention to oral hygiene—mouth and teeth. The candidate must look smart and alert—both mentally and physically. In business there is no prospect for the sleepy youth. All these personal qualities go to make a man. The employer will take note of everything that comes to pass when he interviews a candidate. He will take all these small things into consideration.

One must pay due regard to one's outward appearance. I have already said: "Appearances count." An ugly girl should not be surprised to find that her pretty sister does well, not only in winning over a host of admirers or does well in the matrimonial market, but also does supremely well in securing jobs. Human nature is what it is.

2. Business men, as a rule, like changes, provided those changes economize their time and do not interfere with accuracy and completeness. A girl recently secured an excellent position through writing her application in quite a novel fashion—quite different from the established way of writing it.

The advertisers must welcome departures from the accepted forms of application. The recent examples of the forms, I have given here. Advertisers must also remember that the complimentary closing "Yours respectfully," or "Yours obediently," is all right in an application. Some people, however, object to the latter on the ground that the applicant, as such, is not the servant of the advertiser until he gets the post. In the case of the salutation "Dear" may well be dropped when junior apply for vacancies.

One does not like people debasing themselves and using a complimentary closing that smacks of servility. Every person is a self-respecting individual; he is

nobody's slave. Thanks to the modern psychology, which is now showing the domineering type of employer the right path to follow. Some people might say that the relationship between an advertiser and an applicant is expected to be of a definite nature; an employer is an employer and an employee is an employee.

3. The general practice is to hand over the letter of recommendation to the person recommended open, and it is meant for personal presentation to the person mentioned in it.

Now I proceed to give two sets of examples. In the first set I have adopted what is known as the "enclosure device". Under this simple device the candidate is required to write a very short covering letter. The enclosure giving the statement of qualifications can be prepared on a duplicating machine and large number of copies kept in readiness. Copies of testimonials can also be multiplied in the same way.

It may be noted here that the old forms of letters of application have either disappeared or are fast changing. The busy employer or advertiser has no time to wade through a number of long and tedious sentences to get the particulars he requires about an applicant. He wants quick work.

I SET

(a) *Example of Covering Letter Applying for a Job.*

12, DRUMMOND ROAD,
AGRA,
10th April, 1938.

Box No. 83,
"THE LEADER,"
ALLAHABAD.

SIR,

In response to your advertisement in *The Leader* of the 9th April, I enclose particulars of my qualifications and copies of testimonials.

I could call for a personal interview at any time convenient to yourself.

Yours respectively,
JAI NARAIN MAHESHWARI.

(b) *Example of Statement of Qualifications.*

QUALIFICATIONS OF
JAI NARAIN MAHESWARI,
12, DRUMMOND ROAD,
AGRA.

Age—20.

Education—St. John's High School, Agra, 1929-33, left in July of the same year and joined St. John's College, Agra, in the I Year Commerce Class. In 1935 passed the Intermediate in Commerce Examination of the U.P. Intermediate Board in II Division, with Steno-typing.

Special Qualifications—I speak and write Japanese fluently having lived in Japan for two years.

Previous Experience—After leaving the College I obtained a post of an accounts clerk in the Yokohama Specie Bank, Ltd., Clive Street, Calcutta; it is paying me Rs. 100 per month. The Bank transferred me soon after my appointment to its branch at Kobe where I have already stayed for two years.. I am still in the Bank's employ, but am seeking another appointment with a larger bank where prospects of advancement are better. I am sure my present employers would speak well of me.

Salary Required—I would willingly start at Rs. 120 per month, provided there are good prospects of promotion.

References—The Agent, Yokohama Specie Bank, Ltd., Clive Street, Calcutta. I can also give private references if required.

Remarks—I am of good physique, height 5' 8". In school I was Captain of the Cricket XI, and at college I was in the College Cricket XI. Throughout I have enjoyed excellent health.

II SET

(a) *Applying for Situation.*

15, COLLEGE SQUARE,
CALCUTTA,
11th April, 1938.

Box No. 486,
ADVT. DEPT.,
"THE STATESMAN,"
CALCUTTA.

SIR,

Assistant Secretaryship.

Responding to your advertisement in to-day's *Statesman*, I subjoin an outline of my educational qualifications and experience. The opportunity of supplementing this at an interview would be much appreciated.

Yours respectfully,
SHANTI SWARUP.

Education:

(a) At Government High School, Hathras, passing in 1931 the High School Examination of the U.P. Intermediate Board in II Div. with Commerce as my optional subject.

(b) Joined St. John's College, Agra, in the I Year Commerce Class with Stenotyping as my optional subject. Passed in 1933 the Intermediate in Commerce Examination of the U.P. Intermediate Board, in the I Div.

(c) Joined the Allahabad University the same year for B.Com. and passed in 1935 in II Div. with Advanced Banking as my optional.

Experience:

(a) From July 1935 to September 1936 I worked in the office of Messrs. Jardine Menzies & Co., 14, Hare Street, Calcutta, as a clerk but left them on getting my present job which offers me better prospects. (See testimonial.)

(b) Since October, 1936, I have been working with Messrs. Jardine Skinner & Co., 4, Clive Row, Calcutta, as one of their Assistant Secretaries. (See testimonial.)

Special Qualifications:

(a) Entertainment Secretary of the club run by the Company.

(b) Officiated as Personal Assistant to the Managing Director while the permanent incumbent was on leave.

Age: 23 years.

References:

(1) D. Smith, Esq., Managing Director, Messrs. Jardine Skinner & Co., address as above.

(2) The Agent, Imperial Bank of India, 3, Strand Road, Calcutta.

Testimonials:

(1) The Managing Director, Messrs. Jardine Menzies & Co., address as above.

(2) From my present employers.

(3) The President, Bengal Chamber of Commerce, 2, Clive Street, Calcutta.

(b) Granting Interview.

Note.—(Communication to this effect is generally made in the memorandum form, i.e., it is written in the third person, without any salutation or subscription. It gives the necessary information about the date, time and place, of interview. A letter may also be used for conveying this information. The following is a specimen:

THE UPPER INDIA CHAMBER OF COMMERCE

CAWNPORE,

16th April, 1938.

SHANTI SWARUP, ESQ.,
15, COLLEGE SQUARE,
CALCUTTA.

DEAR SIR,

Assistant Secretaryship.

My Committee will be interviewing applicants for this post on the 21st inst., and would be glad if you could kindly be present at this office at 11 a.m., bringing with you all certificates and original documents in support of your application.

Yours truly,
H. HORSMAN,
President.

(c) *Letter following up a Reference.*

CAWNPORE,
22nd April, 1938.

D. SMITH, ESQ.,
MANAGING DIRECTOR,
MESSRS. JARDINE SKINNER & Co.,
4, CLIVE ROW,
CALCUTTA.

(CONFIDENTIAL)

DEAR SIR,

We have received an application from Mr. Shanti Swarup for the post of Assistant Secretary of this Chamber, and he has cited your name as a reference.

The post is of a responsible and strenuous nature, demanding exceptional powers of discretion, energy and self-reliance.

Will you please advise me confidently whether you can recommend Mr. Shanti Swarup for this post.

Yours truly,
H. HORSMAN,
President,
Upper India Chamber of Commerce

(d) Letter giving Reference.

4, CLIVE ROW,
CALCUTTA,
23rd April, 1938.

H. HORSMAN, ESQ.,
PRESIDENT,
THE UPPER INDIA CHAMBER OF COMMERCE,
CAWNPORE.

(CONFIDENTIAL)

DEAR SIR,

In answer to your enquiry of the 22nd inst., I can speak with confidence that you will find Mr. Shanti Swarup in every way suited to your needs.

We shall be sorry to lose Mr. Shanti Swarup's services, but realize that his abilities and qualifications demand a wider scope than we can give them.

Yours faithfully,
D. SMITH,
Managing Director.

(e) Letter of Appointment.

CAWNPORE,
25th April, 1938.

SHANTI SWARUP, ESQ.,
15, COLLEGE SQUARE,
CALCUTTA.

DEAR SIR,

I am pleased to inform you that at its meeting yesterday, my Committee decided to appoint you as Assistant Secretary of this Chamber of Commerce.

The post carries with it a salary of Rs. 200 per month, rising by yearly increments of Rs. 10 to Rs. 300. The contract can be terminated at two months' notice on either side.

The usual hours of work are 10 A.M. to 3 P.M. but on exceptional occasions you would be expected to stay later. Please make arrangements to commence your duties at 9 a.m. on 1st May, 1938.

One month's leave every year is allowed.

Please write to me saying whether you accept these terms or not and of any other matter relating to the appointment about which you need information.

I offer my best wishes to you for a successful career in this position and hope you will find the work interesting.

Yours faithfully,

H. HORSMAN,

President,

Upper India Chamber of Commerce.

Correspondence with Agents

A large volume of the world's trade is conducted on the agency system. Trade with foreign countries would be difficult had this system not been in vogue. Agency system is used not only by manufacturers to sell their goods but also by others, e.g., insurance companies.

Proper care should be exercised in the selection of an agent. A man seeking an agency will have to prove to the satisfaction of the firm how he is fitted for undertaking such a work. Is he familiar with local conditions? Has he wide and valuable connections? Is his business a long-established one? Can he make adequate facilities for the display of goods? What about his sales organisation?—branches, show rooms, sub-agencies, travellers, advertising, etc.

Then he must also give some reference. A bank reference is better than trade reference. The terms and conditions on which the agency work is to be accepted must be settled beforehand in order to avoid dispute afterwards.

A manufacturer offering an agency to a firm or person will have to proceed in a similar fashion. For example, he will have to convince the firm that his product will find a ready market in the prospective agent's country, or locality or area, that his goods are of good quality and that they will sell fast.

Sometimes commercial travellers are appointed by firms who take orders, accept payments and are entrusted with other responsible duties connected with the sale of goods and collection of accounts. They submit at regular intervals reports of their doings. Such a report is called

the traveller's report. It may be written in letter form. It usually contains the following points:

1. The place, number and date of the report.
2. Places and customers visited since the last report.
3. Orders received.
4. Payments received on behalf of the firm.
5. Complaints made by customers and allowances made.
6. A report about customers in arrears.
7. Financial position of old and new customers.
8. General remarks.

A traveller on commission is different from the commercial traveller because the former is not an employee of any one firm but usually represents several concerns and gets commission for work done. Whereas the latter, it is hardly necessary to mention, cannot represent several firms in one and the same article.

In handling agents, tact is very necessary. While the agent may be given a free hand in small matters, in others, proper control should be exercised: Nagging, of course, on the part of the principal, should be avoided. Words of encouragement should be sent to agencies from time to time and appeal made to their own interests. Let us now take some specimen letters.

1. Proposal to act as Agents.

3, CIVIL LINES,
JUBBULPORE (C.P.),
11th April, 1938.

MESSRS. STAPLEY & Co.,
GRACECHURCH STREET, E.C. 3.

DEAR SIRs,

Our friends, Messrs. Bodwell & Co., of London, inform us that you are on the look-out for a reliable Indian firm willing to act as agents for your cameras in India. We take pleasure in offering our services to you.

We have been doing extensive business in this line and are well known in India as importers of cameras from Germany and the

United States. We have branch offices in all the principal cities of India, and our connections are both wide and valuable. We are particularly anxious to deal with you, because we are informed that you make cameras that are suitable for tropical conditions, and that they are within the reach of a much larger number of people; American cameras, as you know, are costly for people whose standard of living is low. German cameras are intricate in manipulation. Further, we think that the cheaper models are also an excellent means of testing the market in the early stages, though it is likely that the more expensive models could be handled later.

We understand you are in a specially advantageous position to give us facilities with regard to prices, terms and that you pay handsome commission.

We shall be glad to know if our proposal is acceptable to you, and, if so, will you kindly indicate the general conditions and terms upon which you would be willing to negotiate with us?

We refer you to Messrs. Bodwell & Co. of your city who will furnish you with any particulars you may desire about us.

We hope to have a favourable reply from you.

Yours faithfully,
SHARMA & Co.

2. Reply.

GRACECHURCH STREET,
LONDON, E.C. 3,
19th April, 1938.

MESSRS. SHARMA & Co.
3, CIVIL LINES,
JUBBULPORE (C.P.).

DEAR SIRs,

We thank you for your letter of the 11th April, 1938, and, after careful consideration of the contents, we are favourably impressed with the proposal you make us.

As you are perhaps aware, we are already represented in the East by two big firms, but if you are willing to give us an undertaking to sell yearly cameras worth Thirty Thousand Rupees at least, we should be inclined to extend you our agency. We should allow you a trade discount of 25 per cent. on our catalogue prices on all orders from you, and should draw at forty days after sight for full invoice amount.

We should also be sending you consignment for sale on our account in such new lines as are not yet introduced in India, on the realized value of which we would allow you a commission of 12 per cent. with an additional 3 per cent. for *del credere*. The sale

amount of such consignments, together with remittance, are to be forwarded to us within fifteen days of the date of each sale.

We believe that this connection would prove mutually beneficial, and we trust that you will be prepared to co-operate with us.

We shall be glad to send a draft copy of the Agency Agreement to you on receipt of a favourable reply.

Yours faithfully,
STAPLEY & Co.

3. Question.

The newly appointed Delhi agent of your company is doing less business than was expected, and moreover, is not sending regular reports. Write a suitable letter to him.

(Note.—Use tact, avoid nagging.)

Solution.

NAI-KI MANDI,
AGRA,
12th April, 1938.

Ref. Agency/86

MR. ABDUL WAHAB,
KASHMIR GATE,
DELHI.

DEAR SIR,

We have pleasure in enclosing cheque for Rs. 200 in settlement of the commission due to you on business introduced during the past three months.

We hope that in future our quarterly cheques to you will be for much larger sums; and it may encourage you in your efforts if we tell you in confidence that the average quarterly cheque sent to the former Delhi agent during the past three years amounted to well over Rs. 1,000.

It has been difficult for us to follow your progress, as you have omitted to send the regular fortnightly reports arranged for on your appointment. Such reports are an essential part of our selling scheme, and are equally valuable both to you as well as to us, because our Advertising and Sales Manager is enabled thereby suitably to second your efforts, which we cannot obviously do so efficiently if left uninformed of your doings and results. We trust that there will be no further lack of co-operation in this respect.

One of our Directors, Mr. Hasan Ahmad Zuberi, who is well known in your district, has requested to be informed of any special obstacles with which you are being faced and has offered, should

the circumstances warrant it, to meet you at Delhi to assist you in removing them. We should be glad, therefore, if you would let us at once know of any such difficulties. You may rest assured that no reasonable support would be withheld from you.

Yours faithfully,
per pro. ABDUL QUDDUS & Co.,
MOHAMMAD AHSAN,
Secretary.

4. *Question.*

Write a letter to your commercial traveller about whose conduct in the matter of cash dealings you are not satisfied.

(*Note.*—You know it is unwise to bring a direct charge of misappropriating money, until such a thing is certain.)

Solution.

DEAR MR. HARI SINGH,

I am writing to you on a rather unpleasant matter. Our accountant has pointed out certain irregularities in your accounts, and I am also led to believe that you have not submitted accounts for certain sums collected by you from our customers in Lahore area, e.g., Messrs. Balwan Singh & Co. have paid their accounts. I shall be obliged if you will write to me at once. Unless you have some specially important appointments to keep you at Delhi, please come back to the head office on receipt of this letter.

Yours faithfully,

5. *Letter informing Customers about the Removal of a Traveller.*

788, PARSEE COLONY,
DADAR,
BOMBAY,
13th April, 1938.

MESSRS. GANGA & Co.,
VALLEY BAZAAR,
MEERUT.

DEAR SIRs,

It has unfortunately been necessary for us to dispense with the services of Mr. Gur Saran Lal, who represented us in the U.P. till lately. And so we must accordingly ask you to ignore him entirely should he attempt to represent that he is still acting on our behalf. We must also remind you that we should not be bound by any of his receipts purporting to come from us.

So far we have not been able to find a suitable successor, and we should be obliged if you would not mind the inconveniences incidental to the absence of our representative in your area.

We shall be thankful if you will forward your orders direct to our head office, unless of course a visit from a representative is essential, in which case we shall be glad to make some special arrangement.

We tender our apology for any inconvenience you may have to suffer before the new man is appointed.

Yours faithfully,
THE EASTERN CONSTRUCTION CO.

6. *Letter from Agent to Head Office.*

CANNING ROAD,
ALLAHABAD,
20th April, 1938.

MESSRS. MEHRA BROS., LTD.,
LUDHIANA.

DEAR SIRs,

It is becoming increasingly difficult to sell your goods in this area and there seems to be no reason to hope for an improvement in this direction.

The fall in demand is, as far as one can judge, a consequence of the high quality of your goods, which is reflected in their prices. Most of the regular customers have the highest opinion of your goods but the prices are advancing beyond their means.

We would suggest that you send us goods of a cheaper variety. We are certain that this step would not only increase the purchases of our existing customers but also encourage business from those who are compelled to obtain their goods from other places.

Yours faithfully,
B. KAPUR & Co.

QUESTIONS

1. Write an application for an appointment as manager of a Brewery describing your qualifications and general suitability for the post. (*Madras, I.G., 1915.*)

✓ 2. Messrs. A. B. & Co., Madras, advertise for a short-hand typist clerk with a knowledge of book-keeping and out of the numerous applications received they consider Mr. A. David the person most likely to suit them. Mr. David was in the employ of Messrs. X. & Co., Cochin, and C. D. & Co., Coimbatore, and

he refers Messrs. A. B. & Co to each of his previous employers. Messrs. A. B. & Co. write to both firms requesting to tell them in confidence all they know about Mr. David.

Write (1) The advertisement, (2) Mr. David's application, (3) Letter of inquiry to Cochín, and (4) Satisfactory reply to letter of inquiry. (*Madras, I.G., 1918.*)

3. Write a traveller's report to his firm regarding some adverse information he has obtained as to the position of a customer with a considerable account outstanding to the firm. (*Madras, I.G., 1922.*)

4. Write a letter to a firm of general dealers offering them the agency for the sale of a patent fire extinguisher, describing the patent and stating the terms you are prepared to offer them. (*Madras, I.G., 1922.*)

5. Write an application to Messrs. Muhammad Khan & Co., offering your services as a book-keeper, stating your age, qualifications, and salary required. (*Madras, I.G., 1922.*)

6. Draft a letter from a limited company informing a candidate of his appointment as an accountant and asking him to present himself at the office for necessary instructions. (*U.P., H.S.E., 1928.*)

7. Answer the following advertisement:

"WANTED—A Junior Clerk for the Office of the Muir Mills Co., Ltd., Cawnpore, on a salary of Rs. 40-5-80. A knowledge of Business Routine, Typewriting, and Book-keeping is essential. Apply stating age, qualifications, and experience to the Secretary." (*U.P., H.S.E., 1935.*)

8. Messrs. Biswas & Co., of Jhansi, want to have an agency of Delhi Boot Factory. Draft the necessary letter from Biswas & Co. (*U.P., H.S.E., 1937.*)

9. Write a reply to the following advertisement:

"WANTED—Agents on commission to sell our 'Premier' fountain pens. Apply giving references to Robinson & Co., Ltd., P.O. Box No. 567, Calcutta." (*Aligarh, 1930.*)

10. Write a reply to the following advertisement:

"WANTED—Agents for the sale of high class Darjeeling Teas Prices Moderate. Apply, giving references, to Manager, Ghyabar Tea Estate, P.O. as Ghyabari, Dist. Darjeeling." (*Aligarh, 1931.*)

11. Write an application for a post as clerk in a Sugar Factory, as advertised by X. Y. in the *Leader*. (*Benares, 1925.*)

12. Answer the following advertisement:

"WANTED—A junior clerk for the Office of the Bengal Chemical Works, Ltd., Calcutta, on a salary of Rs. 50-5-75. Knowledge of

Typewriting and Book-keeping essential. Apply stating previous office experience, if any, to Box No. 4325 D, c/o *The Statesman*". (Benares, 1932.)

13. Answer any of the following advertisements:

(a) Junior Clerk or Beginner wanted by long established firm of tea merchants. Good opening for intelligent boy. Write X., Box 7592, *The Hindustan Times*, Delhi.

(b) Required for building trade—Apprentices. For all particulars apply to S. T. Smith, Thames Road, Kingston.

(c) "WANTED—Boy just leaving school to train as shop assistant in large provision stores. Good prospects for suitable applicant. Write L., Box 109, *Daily News*, Fleet Street, E.C. 4." (Delhi School Board, 1929.)

14. Write out an application for securing an agency of the Sun Life Assurance Company of Canada, Head Office, Bombay, for the Delhi Province. Give a convincing account of your inclination and capacity for the work. (Delhi School Board, 1929.)

15. Please draft a letter to a firm of furniture makers requesting them to appoint you as their agent. Mention some advantages to be derived by the firm through your agency. (Delhi School Board, 1930.)

16. (a) What are the qualifications for a Commercial Correspondent? State briefly the characteristics of the commercial style of letter-writing.

(b) What is the meaning of "Salutation" and "Subscription"? Describe their form by writing a letter in reply to the following advertisement:

"WANTED a Book-keeper—Male, about 21, must be well-experienced and thoroughly trustworthy; highest references required. Address N.S. 7, Karol Bagh, Delhi." (Delhi School Board, 1932.)

17. Draft an advertisement for a clerk and accountant for motor works. Draft a letter with which to despatch it for insertion in a newspaper. (Punjab, 1926.)

18. Draft a suitable reply to the following letter:

RAMJI LANE, QUETTA,
20th February, 1929.

DEAR SIR,

I am given to understand that the post of an Accounts Clerk has fallen vacant in your office. I shall feel much obliged if you will favour me with particulars of the appointment.

I am, etc.,
RAM CHAND SETHI.

THE MANAGER,
COMMERCIAL BANK,
LAHORE.

Notes for reply: Salary, Rs. 50 p.m. and bonus. Applicant must be quick and accurate with good business capacity. Must have passed some accounts examination. Certificates from some well-established firm would be useful. Must be prepared to deposit a security of Rs. 500, on which 4 per cent. will be allowed as interest. (*Punjab*, 1929.)

19. Draft an advertisement for the sale of a water-mill—situated in an ideally beautiful place—safe from floods in good condition, almost new—may be seen working, by appointment. (*Punjab*, 1932.)

20. Write an application for appointment as a correspondence clerk to the Manager of the *Civil and Military Gazette*, Lahore, who has advertised the post in his paper, dated the 1st February, 1933. State your qualifications, age, and the minimum salary that you would be prepared to accept. (*Punjab*, 1932.)

21. Draft a reply to the following advertisement which has appeared in the *Statesman*, dated 10th February, 1934 :

“WANTED—A clerk for the Municipal Committee of Amritsar. Pay Rs. 40 p.m. Candidates possessing knowledge of typewriting will be preferred. Apply, stating your qualifications and age, to the President of the Municipal Committee.” (*Punjab*, 1934.)

22. Draft an application in reply to the following advertisement appearing in the *Leader*, dated 20th March, 1932 :

“WANTED—A High School passed junior clerk acquainted with office routine and knowing typewriting by the touch system for the office of the Superintendent of Education, Ajmer-Merwara, Ajmer. Apply stating age, and previous experience, if any.” (*Rajputana, H.S.E.*, 1932.)

23. You require an accountant for your firm. Draw up an advertisement for insertion in *The Leader*. Draft also a letter with which you will forward this advertisement for insertion in the paper. (*Rajputana, H.S.*, 1933.)

24. Write an application to Messrs. Ram Swami & Co., Ajmer, offering your services as a book-keeper stating your age, qualifications, and salary required. (*Rajputana, H.S.*, 1936.)

25. Reply to the following advertisement appearing in *The Tribune* of the 13th March, 1937:

“WANTED—A Typist for our office. Must be at least a Matriculate. Preference will be given to one knowing Book-keeping and Hindi. Apply to the Manager, Ram Krishna Stores, Lucknow, stating the minimum salary acceptable.” (*Rajputana, H.S.*, 1937.)

26. You are interested in the sale of *one* of the following articles:—A Vacuum Cleaner—A new brand of butter—A radio set—A swadeshi soap.

Draw up a newspaper advertisement that would induce people to buy it. (*Bom., I.Com., 1932.*)

27. You are in charge of one of the up-country branches of a commercial concern, which has its head office in Bombay. Prepare a report for submission to your head office detailing the prospects in your locality of any particular trade in which you are interested. (*Bom. B.Com., 1932.*)

28. "A leading firm of British motor manufacturers wants representation in the Bombay Presidency. Persons or firms with experience of the motor trade should communicate with 'Motors', c/o *The Times*."

In reply to the above advertisement write a letter offering to act as representatives. Give information regarding your experience in the motor trade and other necessary particulars. (*Bom., B.Com., 1932.*)

29. Write a reply to the following advertisement:

"Unique opportunity offered by an expert commercial traveller who is proceeding to Europe and wishes to represent a few high class firms, exporters or importers, seeking excellent foreign connections for buying, selling or agencies. Please apply with particulars stating the line of business." (From previous chapter repeated.)

30. A Life Insurance Company in Bombay has advertised for reliable agents up-country. Draft the following letters:

(a) Letter from Mohanlal & Co., Sholapur, offering to act as agents of the Company and giving particulars of their business connections and experience. A bank reference is given.

(b) Letter from the Insurance Company to the bank requesting information about the business reputation, etc., of Mohanlal & Co.

(c) The bank's reply. (*Bom., B.Com., 1933.*)

✓ 31. (a) Write an advertisement for a Junior Clerk to be inserted in the *Times* by Messrs. Jones & Evans, Tea Merchants, Fort, Bombay.

(b) Draft the letter of application from George Smith in answer to this advertisement.

(c) Write the letter of Messrs. Jones & Evans to Mr. Bonover, the Head Master, inquiring about George Smith. (*Bom., I.Com., 1934.*)

32. Write a letter in answer to the following advertisement:

Experienced and influential salesman conversant with mill and engineering stores required by a well-established import house. Only those having first rate influence need apply to Box 105, *The Times of India*. (Bom., I.Com., 1935.)

33. Draw up an advertisement of a Life Assurance Company, drawing attention to the special advantages offered by it to the public. (Bom., I.Com., 1936.)

34. "WANTED—An experienced Clerk, with expert knowledge of Accountancy and Typewriting.

Apply with full details of experience and capability, giving references and stating salary required, to, No. 45, Pioneer Press."

Reply to the above advertisement. (U.P., I.Com., 1920.)

35. "WANTED—A young man of Commercial training and experience as a manager of a sugar factory. Applicant should state age, qualification and experience. Address: X, Leader Press, Allahabad."

You are required to draft a telegram in the fewest words possible applying for the post, giving enough information to answer the advertisement. (U.P., I.Com., 1924.)

36. Apply to the following advertisement appearing in *The Leader*:

"WANTED—An Accounts Clerk, under 30, for a Glass Manufacturing Company in the United Provinces, competent to take charge of accounts and assist in correspondence work, if need be. State experience, age, and salary required. Apply to Box No. 2459 C, 'Leader' Office, Allahabad." (U.P., I.Com., 1931.)

37. "WANTED—A Superintendent under 40, for a Sugar Company in Meerut District, competent to take charge of Accounts and superintend office staff. State experience, age, and salary. Box 99, *The Leader*, Allahabad." U.P., I.Com., 1934.)

38. You have just completed a tour as a commercial traveller of a cotton mill. Draw up a report, embodying various suggestions regarding qualities and designs, etc., which you have received from the dealers in the course of your tour. (U.P., I.Com., 1936.)

39. Mohan Singh, a travelling agent of the Havero Trading Company, Ltd., Bombay, is touring in Central India to push the sale of the Company's goods. He submits to his employers a weekly report of his work and suggests therein the reduction of prices of certain goods on account of competition as well as more suitable packing. Draft this report in the form of a letter. (*Rajputana*, I.Com., 1931.)

40. Write a letter from the following notes:

(Mr. Ram Lal of Indore has applied for an agency.)

Acknowledge letter. No agency in the district. Willing to appoint. No salary for 3 months. 10 per cent. on sales. If regular sales exceed Rs. 3,000 per month, salary Rs. 100. Samples to be forwarded. (*Rajputana, I.Com.*, 1934.)

41. Write to Messrs. Birla Bros. & Co., asking them whether they have any vacancy for a correspondence clerk in any of their newly-started Sugar Mills, and stating your qualifications and experience. (*Rajputana, I.Com.*, 1934.)

42. Write a letter of application for the following appointment:

"WANTED by Import and Export Merchants well-educated youth for Junior Clerkship. Some knowledge of Shorthand and Type-writing desirable. References essential. Initial salary £90 per annum. State age, and full particulars of education and experience, if any, to Box 1324, *Daily Telegraph*, E.C. 4."

43. Messrs. Lathmal Nainsukh of Cawnpore have applied to the Cawnpore Spinning and Weaving Mills Co., Ltd., for the sole agency of the Company for the sale of its yarn and cloth products. Draw up a suitable reply from the Company, giving the terms on which it is willing to appoint the said firm as its sole selling agents. (*U.P., I.Com.*, 1937.)

44. You have been acting as agent for Britannia Biscuit Co., Ltd., Calcutta, for over 3 years. Your principals have written to you (a) expressing dissatisfaction with the volume of business done by you for them; (b) protesting against repeated delays in the submission of your monthly statements of account; (c) objecting to certain items of expenses of account of rent and travelling charges; and (d) threatening immediately to terminate your agency unless you can assure them of improvement in business. Reply, giving suitable explanations and satisfactory assurances. (*U. P., I.Com.*, 1938.)

45. The following advertisements have appeared recently in *The Statesman*. You are required to write a letter of application for each of the appointments:

(a) "WANTED—A smart young Stenographer with speed, knowledge of English and Filing. Apply Box 5917, Advt. Dept., *Statesman*, Calcutta."

(b) "WANTED—A smart, fair, experienced and young Anglo-Indian girl for a showroom. State salary. Apply Box 5922, Advt. Dept., *Statesman*, Calcutta."

(c) "Lady Typist wanted for correspondence after office hours, twice weekly by European business man. Applications with full particulars to Box 0252, Advt. Dept., *Statesman*, Calcutta."

(d) "WANTED—A smart, general assistant for typing, drafting and canvassing in Calcutta. Pay Rs. 50 at present. Apply Box 0271, Advt. Dept., *Statesman*, Calcutta."

✓46. You have been carrying on business as Newspaper Agents for several years at Lucknow. You understand that the 'Pioneer Press' desires to change its present Agent at Lucknow.

Write a letter to the 'Pioneer Press' applying for the agency. (U.P., H.S.E., 1932.)

✓47. Write to an American firm of typewriter manufacturers suggesting that you should take up the sole agency in the United Kingdom for the sale of their machine. (R.S.A.)

48. Write what you consider would be a suitable reply to the following advertisement likely to engage the favourable attention of the recipient:

"WANTED, immediately, capable young clerk for service in Ceylon. Previous experience in shipping office desirable. Apply giving full particulars and stating salary required, to X, 1000, Queen Victoria Street, E.C. 4." (R.S.A.)

CHAPTER IX

ENQUIRIES, QUOTATIONS, ORDERS AND STATUS. ENQUIRIES

Enquiries, Quotations and Orders

THE most important thing about letters making enquiries, giving quotations or orders is that they should be explicit. Great care should be exercised in writing them because such letters, especially the first two kinds, are the means by which business may originate. Any mistake may cause much trouble and confusion. The following general hints are applicable to these kinds of letters:

1. To facilitate handling and checking the list of items should be given in a tabulated form.

2. Necessary particulars of quality, quantity, shape, size, style, mode of packing, etc., must be given in full so that no room is left for any doubt. If possible, samples, patterns, plans, specifications, etc., should be sent. Each order must be independent of the other. It is not advisable to say "same as previous order".

Letters containing orders may end with the hope that the high quality of the goods will lead to further business.

3. When quotations are made the practice is to employ special forms for that purpose. For purposes of reference these forms are numbered.

A copy of the letter giving a quotation is kept for reference.

Quotations are sent along with a letter soliciting the order.

4. Quotations, besides giving the exact description of the work to be done or the goods to be supplied must also show terms of payment and the mode of payment.

In order to be exact the total amount to be charged is usually written both in words as well as in figures.

5. If a quotation is accepted, the order should mention the important particulars contained in it (quotation). This amounts to repetition of certain details but it is worth while because it shows that the customer knows what he is ordering and under what conditions.

In any case quantities, time limit and instructions for forwarding the goods should be given. For the rest of the particulars the number and date of the quotation may suffice.

Adequate instructions must be given for forwarding the goods, *i.e.*, the destination must be clearly stated. The sender should pay special attention to the name and address. I know of a man who addressed his parcel to Mandalay (in Burma) instead of Mandla (in the C.P.). We admit that ours is not a perfect world, but we must strive to make it perfect.

6. If an order has been the result of an advertisement, sample, price list, catalogue, etc., it must contain exact reference in order to preclude any form of doubt. If any error is made the goods may have to be returned or the order refilled.

7. A new customer placing an order should state how he is going to pay for it. He will have to give reference to responsible trade connections and to his financial status. The risk involved in the supplying of goods on credit must not be over-looked.

8. If an order is against cash, its amount and form should be stated. Care should be taken that the remittance is not left behind.

9. A large number of firms now use printed forms in which necessary particulars of the order are filled in. If any details are left out, they are stated in the letter accompanying the order.

10. It is not always necessary to confirm an order, when received. Silence amounts to an acceptance of the order. If, however, the order cannot be executed immediately or the delivery is to be made after some time or

the order has been received by word of mouth or telegram or on the telephone, a reply should be sent. If an order is not accepted the refusal of it should be given within a reasonable time.

Status Enquiries

Status enquiries are those communications, which contain information concerning the financial position, credit, reputation and business methods of traders and firms. Modern commerce cannot exist on such a huge scale without credit. Credit has been called the life-blood of commerce.

For the purpose of granting credit inquiries have to be made concerning the reputation, character, standing and financial capacity of those people who desire to receive credit. To get correct information on such matters is not easy, because everyone tries to hide one's weak points and it is here that appearances are often deceptive.

Such information may be obtained from the following sources:

- (a) Friends or relatives.
- (b) Information Bureau or Inquiry Agencies.*
- (c) Bank or a chamber of commerce.
- (d) In case of foreign business men, information may be obtained from consuls or inquiry agencies. Some of the best known inquiry agencies are Kemp's Inquiry Agency, Stubbs' Mercantile Offices, Perry's Trade Protection Offices and the Bradstreet Company. Sometimes these inquiry agencies assume the form of a trade protection society or association.

What Kind of Information should be given

The information supplied should be strictly in accordance with truth. The information must be accurate, and be the outcome of one's own unbiased observations or

which one has obtained from reliable sources. The person giving such information should ignore rumours. Any person who intentionally gives false or incorrect information may be held responsible for any damage which may result therefrom. If one cannot give definite information one should frankly say so. We do not want gratuitous information that is wrong. Also ambiguous or vague information should not be supplied.

Great care must be exercised when inquiring into the amount of credit which may safely be allowed to any customer. The general practice is to ask for two references. Bank reference is better than trade reference because banks base their information on solid facts and figures—rupees, annas and pies.

The name of the firm about which information is being obtained is sometimes written on a separate slip so that it may not be filed. The slip is destroyed, when done with. If the information is unfavourable the writing of name on a separate slip is very advisable. The letter containing such information always concludes with a phrase renouncing all personal responsibility for its contents. Status inquiries are usually headed *Confidential* or *Private and Confidential*. These words also appear on the envelope.

Let us now take some specimen letters.

1. *Letter making an Enquiry.*

13, DRUMMOND ROAD,
AGRA,
12th April, 1938.

MESSRS. GADADHAR SHAW & SONS,
97, HARRISON ROAD,
CALCUTTA.

DEAR SIRs,

I shall be thankful if you will kindly send me a catalogue of your Fire and Thief Resisting Safes, and state your terms and discount for cash.

I have seen one of your safes in the office of my friend, Mr. Manick Chand, and he has recommended you as makers of reliable as

well as inexpensive safe. The size I, should require would be a little smaller than that supplied to my friend, say about 2 ft. 4 in. by 2 ft. I should also want two drawers for keeping cash and private documents. Please let me know your price for the safe with fittings, complete.

I shall compare your prices and the advantages you offer with those of other makers, and if satisfied will send you my order.

Yours faithfully
GANESHI LAL.

2. *Letter making an Enquiry.*

3, TAJ ROAD,
AGRA,
14th April, 1938.

THE INTERNATIONAL BOOK SUPPLY Co., LTD.,
LUDGATE CIRCUS,
LONDON, E.C. 4.

DEAR SIRs,

It is my intention to establish a retail news agency in Agra, and I should welcome details of the services you could render in connection with the supply of periodicals and newspapers.

I should be particularly thankful if you would set out clearly the procedure for effecting payment both for the various publications and for the freight.

I would appreciate any further advice you give me in this matter.

Yours faithfully,
BANWARI LALL SHARMA.

3. *Reply to above—Letter giving Quotation.*

LUDGATE CIRCUS,
LONDON, E.C. 4.
22nd April, 1938.

BANWARI LALL SHARMA, ESQ.,
3, TAJ ROAD,
AGRA.

DEAR SIR,

We thank you for your inquiry of the 14th inst., and shall be pleased to arrange for the weekly supply of periodicals and newspapers to you if you are satisfied with our terms and conditions.

Most of the stock lines are stated on the enclosed sheet where our discount terms are also clearly mentioned.

You will admit that the conditions prevailing in the trade make it necessary for us to adopt rather stringent methods regarding the grant of credit, but we have adopted two which are satisfactory to both parties.

If you require short-term credit we shall grant them on condition that you have the payment guaranteed by some reliable foreign English banker having a branch in India. If this method is not convenient to you, we are willing to draw sight drafts on you weekly, provided your payments are quite in advance to cover the time spent in transport in both directions. We may, however, draw your attention to the fact that these precautions are not intended for you alone, but that they are of general application to all foreign customers.

The newspapers and periodicals would be sent by Parcel Post, the rates for which are quite reasonable.

The discount rates are mostly fixed, but we think you would find that our extensive business enables us to render certain valuable services for which we make no charge.

Yours truly,

THE INTERNATIONAL BOOK SUPPLY CO., LTD.

4. (a) *Letter accompanying Order from a New Customer.*

KINARI BAZAR,
AGRA,
20th April, 1938.

MESSRS. MOOLCHAND & SONS,
SILK MERCHANTS,
BENARES.

DEAR SIRs,

We enclose our order No. 65 and shall be pleased to receive your acceptance of it.

Your price for silk handkerchiefs is too high and so we have decided not to place any order for them.

Will you please refer to either of the following firms, with whom we have done business for a number of years:

(1) MESSRS. DEVI DUTT & SONS,
CLOTH MERCHANTS,
JOHRI BAZAR,
AGRA.

(2) MESSRS. MANICK CHAND & SONS,
GWALIOR ROAD,
AGRA.

Yours truly,
MEHRA & SONS.

Enclo. Order.

4. (b) *Letter taking up Reference,*

(Note.—The letter should be marked “Private” on the envelope, and should contain a stamped addressed envelope for reply.)

BENARES,
23rd April, 1938.

MESSRS. DEVI DUTT & SONS,
CLOTH MERCHANTS,
JOHRI BAZAR,
AGRA.

(CONFIDENTIAL)

DEAR SIRs,

Messrs. Mehra & Sons, of your city, have cited your name as reference. We shall be thankful if you will let us know whether your business dealings with the firm have been entirely satisfactory, and whether, in your opinion, we may safely give them credit up to Rs. 4,000. Are they prompt in their payment?

Any information you may supply us will be treated strictly confidential and we should be pleased to reciprocate in similar matters.

Yours truly
MOOLCHAND & SONS.

4. (c) *Favourable Reply to Above.*

JOHRI BAZAR,
AGRA,
26th April, 1938.

MESSRS. MOOLCHAND & SONS,
SILK MERCHANTS,
BENARES.

(CONFIDENTIAL)

DEAR SIRs,

In reply to your enquiry of the 23rd inst. concerning Messrs. Mehra & Sons, of our city, we are pleased to say that this firm is a highly respectable and well-established concern. As to the extent of credit, we would say that they would keep any engagements they might make and you may safely give them credit for the amount you state. They do a splendid trade, and, for our particular type of goods, they are considered one of the best accounts in Agra.

The proprietor is known to us personally as an honourable man, and, moreover, experienced in his line of business. We are willing to grant him credit beyond your figures, should he desire it.

This is, of course, without responsibility on our part.

Yours truly,
DEVI DUTT & SONS.

(Note.—Courtesy demands Messrs. Moolchand & Sons to thank Messrs. Devi Dutt & Sons, for their reply and having done that, they can accept the order.)

5. Traveller's Report to his Firm on a Customer's Position.

AJMER,

20th April, 1938.

MESSRS. SANT LALL & SONS,
ANARKALI,
LAHORE.

DEAR SIRs,

While making one of my calls here to-day, I got into conversation with a customer of ours, and he volunteered some information concerning Messrs. Chander Bhan & Sons, of this place.

I gathered that an employee of theirs, who was discharged the other day from this firm, has told him that they are being pressed for payment in several quarters, and that they are merely fighting to put off the evil day. I confirmed this by making inquiries at the local branch of the Imperial Bank with which they keep their accounts and I was informed that the rumours that are current are not without foundation.

Since we have an account against this firm which is already five months overdue, I called upon them later in the day and informed them that as we have already made several applications for payment without any result, we should expect a settlement within a week, failing which we should be reluctantly compelled to take reasonable steps to recover the amount. They simply answered that we must give them a little more time, as trade has been bad lately. To this I replied that we have been waiting for five months, and that now it is not possible for us to wait any longer. They, however, replied that their friends are coming forward to assist them to tide over the difficulty.

My advice is this: Unless you get a cheque within ten days, I would advise that immediate steps be taken to realize the amount.

Yours respectfully,
BHANWAR LAL JAIN.

6. Unfavourable Reply to an Enquiry.

(CONFIDENTIAL)

DEAR SIRs,

In reply to your letter of the 15th inst. we are sorry to inform you that, upon making enquiries about Messrs. Durga Prasad & Sons, we find that this firm failed in 1934 and incurred a heavy loss and had to make an arrangement with their creditors.

If you are at all anxious to have dealings with them, we would advise cash transactions only.

Yours truly,

QUESTIONS

1. The manager of a firm in Guzerat has written offering you a consignment of raw cotton at an exceptionally low price. You do not wish to lose the bargain, if it is genuine; but, on the other hand, you have reasons to doubt the offer. Write a letter to the manager, endeavouring to elicit from him such details as will assist you in deciding to accept or reject the offer. (*Bom., I.Com., 1933.*)

2. (a) You are a retail dealer in boots and shoes. Write a letter placing an order with a firm abroad. Give such details as you consider necessary.

(b) Write a letter expressing regret at delay in settling an account and asking for an extension of time. State cause of delay. (*Bom., I.Com., 1935.*)

✓ 3. Write a letter to a steamship company protesting against high freight charges. Lower rates quoted by other companies should be mentioned and a hint given that your business may have to be transferred to another company. (*Bom., B.Com., 1935.*)

✓ 4. Draft the following letters;

(a) Letter from the managing agents of an industrial concern at Sholapur to a firm of machinery suppliers in Bombay, mentioning particulars of machinery required by them and inquiring about prices, terms of payment, etc.

(b) Reply of the firm of machinery suppliers in Bombay giving the required information and stating that the machinery is immediately available. (*Bom., B.Com., 1936.*)

5. You are the Manager of a publishing firm in London. Write a letter to be addressed to teachers in schools and colleges announcing the publication of a new English Dictionary mentioning all its attractive features. (*Bom., B.Com., 1936.*)

6. Write a business-like letter to Messrs. X. & Co., quoting prices, terms of payment, and necessary particulars in reply to an inquiry from them for steel trunks. (*Madras, E., 1916.*)

✓ 7. A. B. has owed you Rs. 500 for many months on account of goods supplied. He pays you Rs. 200 and sends a further order for more goods. Write a letter acknowledging receipt of the amount, pressing him for payment of the balance and declining to give him further credit. (*Madras, E., 1917.*)

✓ 8. Messrs. Anderson Smith & Co., Madras, have despatched 50 bales of coir matting to Messrs. Jones & Co., Ltd., London, by the *S. S. Mooltan*. Write (a) a formal letter from the former to the latter advising despatch of the goods and enclosing invoices, and (b) a letter from Messrs. Jones & Co., Ltd., acknowledging

receipt of the goods stating that they are satisfactory and enclosing a draft for Rs. 5,000 in payment. (*Madras, E., 1919.*)

9. Write a complete letter in reply to an inquiry regarding the means, business integrity and general reputation of a merchant whose circumstances are well known to you. (*Madras, I.G., 1921.*)

10. Write a letter enclosing samples of different kinds of lace giving full details regarding prices, etc., and making suggestions as to which is likely to be most suitable for your customer's requirements. (*Madras, I.G., 1922.*)

11. (a) Write a letter from a manufacturer of bicycles in Glasgow to a merchant in Bombay, asking for four weeks further time for delivery of goods ordered and explain that the delay is due to a shortage of rubber tyres.

(b) Write a reply urging expedition as other makes are meanwhile invading the market. (*Madras, I.G., 1923.*)

12. Write a letter replying to a reference from a banker regarding a person who has newly set up in business stating how long you have known the tradesman, what transactions you have had with him and your general impression regarding his uprightness and business habits. (*Madras, I.G., 1923.*)

13. Write a short letter to a customer from the successor of a deceased tradesman soliciting the continuation of orders as in the past. (*U.P., 1923.*)

14. (a) Draft two letters in acknowledgement of orders received from different firms that have never done business with you before. One of them offers you an order which would entail plenty of work and does not appear very profitable to you whereas the business proposed by the second firm is particularly desirable.

(b) A coal merchant has quoted you Rs. 45 per ton for coal which you can buy elsewhere at Rs. 42-8-0. Write a letter in answer to his reminder that he has received no order from you. (*Madras, G.T.E., 1931.*)

15. Messrs. Fromes and Swinton, London, sent you an inquiry regarding the financial stability and business reputation of Messrs. Grey & Co., Madras. Write a reply in terms favourable to Grey & Co., from personal knowledge during the last five years. (*Madras, G.T.E., 1932.*)

16. Draft a suitable reply to an inquiry regarding the means, business capacity and integrity and general reputation of a merchant who has business relations with you and whose circumstances are well known to you. (*Madras, G.T.E., 1932.*)

17. Write a letter to a customer referring to a forthcoming trade exhibition; mention some of your exhibits; and state the position.

occupied by your stall. Enclose a safe ticket and invite attendance. (*Mysore, G.T.E., 1932.*)

✓ 18. Per *S. S. Clan Mucduff* a shipment has arrived for Messrs. J. N. B. Bose & Co., Umbala.

Write the necessary letter from Messrs. Bose & Co., to the Indian Clearing Co., Calcutta, instructing them to clear and forward the goods detailing fully all enclosures. (*U.P., I.Com., 1920.*)

19. Goods ordered on Contract for delivery in 1919 have not reached you. You are compelled to purchase elsewhere. Indicate the correspondence which would ensure, writing the first letter from each party in full, presuming that the consigners repudiate responsibility at the commencement of the dispute. (*U.P., I.Com., 1920.*)

✓ 20. Assume that you are trading in Delhi under the style of Upper India Trading Co. Against your acceptance, you have received from the National Bank of India, Ltd., the documents relating to a shipment of goods from Liverpool. Write a letter to Messrs. Bradley & Co., your clearing agents at Bombay, asking them to clear the goods and stock them in a bonded warehouse.

Also draw up a suitable reply from the clearing agents. (*U.P., I.Com., 1935.*)

21. Write a letter to your company's bankers, asking them to make enquiries as to the financial stability of a firm with whom your company is about to enter into an important contract.

✓ 22. Write to Wilson & Co., of Manchester, informing them that you have received information from the plantation that, owing to recent heavy rains, cotton is in a poor state of growth. You are, however, in a position to supply them with a small shipment of 100 bales on very advantageous terms, namely 6½d. per lb. c.i.f., Liverpool. Point out that price is very low and express the hope that business will result. (*U.P., I.Com., 1934.*)

✓ 23. Assume you are trading at Delhi under the name and style of Messrs. Birla Bros. & Co., and that you have received from Kilburn & Co., London, an order for 350 pieces 36" casement cloth which you have arranged to ship to London through Cox & Co., Calcutta, drawing on the consignees, at 90 days sight, through your bankers, the National Bank of India, Ltd., Calcutta, for the full value of the consignment (£ 10,000). Draft letters which you would write to (a) Kilburn & Co., (b) National Bank of India, Ltd.

It is understood that insurance is to be effected by the Calcutta Shipping Agents who will hand over all documents to your bankers the necessary B/E to be enclosed by you. (*Rajputana, I.Com., 1935.*)

✓ 24. Write a letter to Messrs. Ramaswami & Sons, Ajmer, enquiring from them about the status of Mr. Tejmal Mangal who

wants to take up your agency and who is likely to be given a credit up to Rs. 30,000. (*Rajputana, 1.Com., 1935.*)

25. Write a letter to the North-West Tannery, Ltd., Cawnpore, requesting a copy of their catalogue with note of best trade terms and cash discounts. Say you are in the market for a few lines in Ladies and Gents' walking and house shoes, and asking what they can supply from stock at really favourable prices. (*Benares, 1932.*)

26. Draft a well-worded letter from the following notes, inserting names and addresses in their proper places:

"Letter acknowledged—samples and prices forwarded—prices for small quantities—reduction for larger—every effort to please." (*Punjab, 1931.*)

27. Draft a letter to Messrs. Ram Pratap & Sons, quoting prices, terms of payment, and necessary particulars, in reply to an enquiry from them for steel trunks. (*Rajputana, 1933.*)

28. You are trading at Benares under the name and style of A. B. & Co. Write a letter to C. D. & Co., Meadows Street, Bombay, pointing out that the time for delivery of 500 iron sheets is one month overdue. As the market price of the goods is now much lower than it was when you bought these goods you hold C. D. & Co. responsible for any loss arising from late delivery of the goods. Ask for a definite date on which you should expect delivery. (*Benares, 1931.*)

29. Write a letter as from the Cawnpore Woollen Mills, Cawnpore, to Messrs. Ram Nath & Sons, Cloth Merchants, Benares, advising despatch of certain goods ordered by the latter and enclosing the R/R, the Invoice, and a draft at one month's sight for the amount due. In addition to writing the above letter, prepare the Draft showing the drawee's acceptance thereon. (*Benares, 1934.*)

30. Write a letter to a firm in England indenting different kinds of piece-goods. (*Delhi, 1929.*)

31. Write a letter from a firm of Retail sellers in Delhi to a wholesale firm in London, ordering fourteen dozen tennis balls, and giving instruction as to how the balls are to be sent. (*Punjab, 1934.*)

32. Write a letter to Messrs. Brown & Co., London, ordering 50 bales of cotton goods, with instructions how to ship, insure and obtain payment for the same. (*Punjab, 1930.*)

33. Write a letter from Bird & Co., to Ram Lal & Sons, advising despatch of certain goods by goods train and of the Railway Receipt per Indian States Bank, Ltd., Jaipur. (*Rajputana, 1932.*)

34. Bhatia & Co., Bombay, receive an order from Omega & Co., Cawnpore, for piece-goods. This, being the first order of Omega

& Co., the Bombay firm hesitates to send the goods on credit. The latter, however, encloses a *pro forma* invoice and asks Omega & Co. to advance at least 20 per cent. of the amount of the invoice before the order can be executed. Draft a suitable letter which the Bombay firm should write. (U.P., 1929.)

35. Your firm has been requested by a business friend of yours to introduce him to Messrs. Rama & Co., of Bombay, for business relations. Write a suitable letter of introduction in this connection. (Benares, 1933.)

36. Write a letter to your company's bankers, asking them to make enquiries as to the financial stability of a firm with whom your company is about to enter into an important contract. (Rajputana, 1934.)

37. (a) What are the chief characteristics of a good business letter?

(b) Write a complete letter in reply to an enquiry regarding the means, business integrity, and general reputation of a merchant whose circumstances are well known to you. (Rajputana, 1936.)

38. Write a letter to your company's bankers, asking them to make enquiries as to the financial stability of a firm with whom your company is about to enter into an important contract. (Rajputana, I.Com., 1932.)

39. Having received from Messrs. Brown, Jones & Co. of 219, Harrow Road, W.2, an order for 4 dozen 1-lb. boxes of Excelsior chocolates at 3s. 6d. per lb., write a reply informing them that you are out of stock of this particular brand, and will not be receiving further supplies for a month or possibly more, but that in the meanwhile you can supply them with Elite chocolates at 3s. per lb. (R.S.A.)

40. A prospective customer sends you an order value £100 and gives the London Joint City & Midland Bank Ltd., New Street, Birmingham, as a reference. Draft a letter taking up the reference assuming that your own bankers are Lloyds Bank, Ltd., 71, Lombard Street, London, E.C. (R.S.A.)

41. Messrs. Arthur Jones & Co., of Bexhill, have written to your firm asking whether they will open an account with them and give them six months' credit. Frame a suitable reply asking for references, and intimating that it is not your firm's practice to give more than three months' credit. (R.S.A.)

42. Address a letter to the secretary of your Trade Protection Society, suggesting plans for facilitating inquiries as to the credit of customers. (R.S.A.)

43. R. Robinson, of Leeds, has been in the habit of buying goods from the Wood Street Warehouse Co., Ltd., London, upon

terms that goods supplied between the 21st January and the 20th February are paid for, less $2\frac{1}{2}$ per cent. on the 10th April. Finding himself not short of funds Robinson is willing to pay his account a month earlier provided he can secure a better discount. Write a suitable letter to the Wood Street Warehouse Co., Ltd., asking them to quote terms. (R.S.A.)

44. As General Manager of the X Railway Co., write to the Black Coal Co., Ltd., accepting their tender for the supply of coal and instructing them to deliver specified qualities at periods and places stated. (R.S.A.)

CHAPTER X

COMPLAINTS

IN handling correspondence of this nature the first thing to remember is that one should be prompt. Sleeping over the matter will not do. When disputes and complaints arise they cause a state of tension, and the sooner that tension is brought to an end the better. To give an example, we have a state of tension when there is a communal riot in our cities and towns. Now at such times a fair, prompt, frank and courteous reply is the first and the most important step towards a successful settlement. Dodging does not improve matters.

There are people in the world whom it is very difficult to please. There are others with some vague grievance which is often not very clear to themselves. There are still others who are always in a complaining mood, people who have a fastidious taste. "He must be a sad fellow that nobody can please," so runs a proverb. If old proverbs have not yet lost their virtue there is another proverb which may be quoted without causing unpleasantness. It says, "He that would please all, and himself too, undertakes what he cannot do." This is applicable to the man handling this sort of correspondence. In handling correspondence of this type the business man must have the utmost patience, the patience of Job. It is in handling correspondence of this nature that the almost indefinable quality of tact is required.

Now if a complaint is being made, the matter should be investigated in detail by the complainant. It is not good to make a vague complaint. It is much better in the long run not to make any complaint than to make vague ones. When details relating to a complaint have been obtained they should be laid before the party charged. In these days we do not punish people in the dark; they must know why they are being punished, if punished at all. And the whole object of all punishment is to reform not to take revenge.

After all, making of complaints is not a pleasant affair. Trivial matters or defects or omissions, any reasonable person will over-look. Every endeavour should be made to settle such matters amicably. To take a matter into court is not a wise step if it can be settled in a friendly way.

It is said that a letter of complaint should not be apologetic in tone. It is advisable for the writer to say that he is sorry to make the complaint but the trouble is such that it cannot be over-looked. Sometimes the motive that actuates a complaint is mercenary as well as friendly. There are others who write such letters more in sorrow than in anger.

A good business man tries to find the reason why some of his customers have become dissatisfied and have started placing orders elsewhere. It is not good to send an impersonal, cold, pointless and stereotyped reply to the effect that the complaint would be investigated at once.

Big business houses open a separate department called the complaint department, and in that a man is appointed to devote his entire attention to analysing and answering complaint letters. Sometimes the number of complaints goes up in a certain section of the firm when a new and inexperienced clerk replaces an experienced one, or when the clerk is not careful in his work. The causes of complaints are classified and a comparative record is kept of the number of complaints made under each heading. Replies to complaints become easy, because they are standardized by using form or standard letters or form paragraphs.

The average customer appreciates nothing more than a fair and just attitude towards adjusting claims. The complaint department has been called the emery that grinds away the friction in business dealings. If a customer gets annoyed about the way he is treated by a business man or firm and complains him about that, he is a customer worth keeping. Righteous indignation is not to be deprecated. It is somewhat like this: A wife

that never complains hardly ever impresses her husband. There is a sort of pleasure in listening to complaints. Reasonable complaints promote better relations not only between husband and wife, but in our case, between the business man and the complainant. Compliants point the way to fuller service. It is better to have a complaining wife, than one, who like a machine or a dumb creature, is always at one's beck and call and has nothing to complain of. And so is with customers.

If there has been a cause for complaint on the part of one customer it is necessary to see that it does not occur in case of others. Prevention is not only better but cheaper than cure. It is found that firms of good standing do, of their own free will, compensate their customers for any damage.

The replies to letters of complaint do not so easily lend themselves to drafting. It is said that the easiest way to win over a woman's affection is to appeal to her sense of vanity. Tell her that she is the fairest damsel in the realm and she will become your slave. She will soar so high into the clouds that she will not have even the ordinary grace to find out if she is really so. Words here work like magic. Such is human nature. Now to make one's customer feel that he is always right saves a good deal of botheration and trouble. That certainly is not always possible. The easiest way to make a complaining customer a better friend is to admit frankly and candidly that one is wrong—if one is; and do what he wants one to do—which is generally right. If he is in the wrong, a straightforward attitude on the part of the business man does more than any amount of argumentation to win him over. Gentlemen rarely resent a straight clean hit.

In whatever spirit a letter of complaint may be written and whether a complaint is just or unjust, the answer to it should be couched in such a tone that it would mollify the customer. The rule should be that every letter will receive a courteous reply. Politeness, we should not forget, is one of the highest business qualities.

Politeness is politic; it is an asset. The correspondent must identify himself with the experience of his customer and see things from his point of view. There is no loss of self-respect or dignity in admitting one's mistakes. On the other hand, the recipient would appreciate such an attitude.

The writer should satisfy his customer's complaint by explaining the circumstances which were responsible for it, but about one thing he should be on his guard, viz., he should not make too obvious an attempt to justify his failure to satisfy his customer. He may receive generous consideration if he leaves the complainant to decide whether he is to blame or not. If a firm attitude is adopted it must be done in a spirit of fairness, cordiality and friendship, and we are sure, that a few people will have the audacity to stand out against what is shown to them to be just and right.

It is not wise to say in one's letter that the trouble will not happen again in future. The correspondent should content himself with stating that every effort will be made to prevent its recurrence.

Here is a letter received by a firm of book-sellers from a customer whose account was outstanding for some time and who was requested to settle it:

DEAR SIRs,

I never ordered for that beastly book. If I ordered, you never sent it. If you sent it, I never got it. If I got it, I paid for it. If I didn't, I won't.

Yours faithfully.

It is really a problem to face a situation like this.

Complaint Paragraphs

Here are some good openers and closers for letters answering complaints:

(a) Openers.

- (i) We are sorry to hear that you have found the goods on your order not exactly what you wanted.

- (ii) We are really sorry to hear that goods on your account were damaged when they reached you.
- (iii) Your letter of the 14th inst. has just come in, and we are indeed sorry to hear that the consignment of goods which you have received was not the goods ordered by you.
- (iv) Your letter of the 12th inst. has just been received, and we want to say frankly that we owe you an apology.
- (v) Your letter of the 10th inst. has just come in, and we note with regret that you have received only part of your order.
- (vi) We have just received your letter of the 11th inst. and we note with regret that you have not yet received your goods.

(b) Closers.

- (i) We assure you that we always want to do everything we can to give our customers complete satisfaction.
- (ii) More than we can express, we feel sorry that this mistake should have occurred and our effort has been to adjust the matter to your entire satisfaction.
- (iii) We wish to be perfectly just in handling this matter. What remedy do you suggest?
- (iv) We shall do everything in our power to see that such a mistake is not repeated.
- (v) We trust this explanation will prove entirely satisfactory to you.

The following are some form letters according to the nature of complaint:

(a) Quantity of Goods Received.

- (i) We have your letter in which you say that the goods on your order No. 84 of the 16th inst., have not yet reached you.

These goods were despatched to you on the 10th inst. You will see, therefore, that they had not yet had time to reach you when you wrote us. They should, however, be there by the time this letter reaches you.

We want you to let us know if there is any further delay, and if so, we will make special efforts, to see that matters are put right.

(ii) We have your letter of the 8th inst. in which you say that the goods on your order have still not arrived.

Our files have been searched very carefully, but we have no record of ever having received the order you mention. Please write to us at once telling exactly what the goods were which you wanted. We are indeed sorry that this occurrence has caused you trouble and delay. However, as soon as your reply reaches us, we will take care to see that the goods are despatched to you at once.

(iii) You are perfectly justified in complaining because you failed to receive the full consignment of goods you wanted. The oversight was purely ours.

I am having the remaining goods despatched to you to-day. The consignment should reach you in the course of about seven days.

I have given this consignment my personal attention and I trust, you will find everything to your entire satisfaction.

(b) Quality of Goods Received.

(i) We were very sorry to hear that the goods on your order were damaged when you received them.

When they left our warehouse the consignment was packed in perfect condition, as our receipt from the railway shows. The goods were, therefore, damaged in transit. Your records, of course, show the exact condition in which the goods reached you. Please take the question up with the railway authorities. Under the circumstances you should have no difficulty in recovering the value of the damaged goods.

May we send you another consignment at once to replace this one?

(ii) You have justifiable reason to complain for getting the wrong goods on your order.

The mistake, I find, is ours and I am having a readjustment made in our order department. The fault has been set right and a new consignment is being sent to you to-day. Please return the other goods at our expense.

I have taken personal care to put this matter right, and give you entire satisfaction. I trust you will have no further trouble.

(c) Miscellaneous.

(i) I have just gone through your letter in which you write that you received no acknowledgment of your remittance of Rs. 540. On looking through the files I find that we sent you a letter on the 20th inst., the day we received your remittance. That letter of ours has obviously not reached you and we think it must have been lost on the way.

Please consider this letter your acknowledgment and allow us to serve you again.

Some more specimen letters are as follows:

1. *(a) Complaint—Discount Allowed.*

ZAW BUILDINGS,
RAKABGUNJ,
LUCKNOW,
20th April, 1938.

MESSRS. TURNER, HOARE & Co., LTD.,
GATEWAY BUILDING,
APOLLO BUNDER,
BOMBAY.

DEAR SIRs,

We enclose for your perusal copies of letters received from some of your competitors from which you will learn that they are willing to allow us discount 10 per cent. higher than you do.

We do not wish to suggest that your prices are high, but we think, you will agree, that you owe us an explanation in the matter..

Yours faithfully,
S. AMIR & Co.

(b) *Reply to above.*

GATEWAY BUILDING,
APOLLO BUNDER,
BOMBAY,
24th April, 1938.

MESSRS. S. AMIR & Co.,
ZAW BUILDINGS,
RAKABGUNJ,
LUCKNOW.

DEAR SIRs,

We thank you for your letter of the 20th inst., drawing our attention to the better discount rates allowed by some of our competitors and appreciate the opportunity it affords us to bring to light certain practices not quite in accordance with the best business traditions.

The offers to which you refer are really nothing but misleading statements, deliberately calculated to deceive, and which aim at attracting custom by a show of advantages which are more apparent than real.

You will find on further examination that these manufacturers quote their prices high enough to cover the high discount rates they allow, and that it is their own money which customers get back.

It has always been our policy to pass on to our clients in the form of reduced prices, the benefits which we derive from our extensive business establishment, and we believe that our prices are quite reasonable.

Yours faithfully,
TURNER, HOARE & Co., LTD.

2. (a) *Complaint—Delay in Delivery.*

TIKONIA BAZAAR,
AGRA,
6th November, 1937.

THE NEW EGERTON WOOLLEN MILLS Co.,
DHARIWAL,
PUNJAB.

DEAR SIRs,

Referring to our order of the 16th October for blankets we shall be glad to know when we may expect delivery, as the goods are most urgently required. These goods were promised within ten

days, and we have been put to much inconvenience through the long delay. Please wire us at once whether you can deliver the goods by Friday next. If not, we shall have to cancel the order as we cannot possibly wait any longer, and must get the goods elsewhere.

This is not the first time that we have had to complain of delay in deliveries of goods ordered. In this particular case, as the blankets were required just before the cold season, we clearly stipulated for the prompt delivery to be the essence of the contract at the time of placing the order with your traveller, who promised to see that it was attended to promptly.

We should really insist on your making prompt deliveries, otherwise we shall be compelled to place our orders elsewhere.

We expect your wire shortly.

Yours faithfully,
GOPAL DAS & SONS.

(b) Reply to above.

DHARIWAL,
PUNJAB,
7th November, 1937.

MESSRS. GOPAL DAS & SONS,
TIKONIA BAZAAR,
AGRA.

DEAR SIRS,

We confirm the following telegram sent to you just now:
"Delivery will be made tomorrow."

We are really sorry for the delay. We have done our utmost to expedite delivery, but the great pressure of orders for blankets from our own province has made it difficult for us to deliver as promptly as we wish, and this is so, even when our mills are working day and night.

We are sorry for the delay. As a result of the sudden change of weather, we know you require the goods at once. We have, in order to show you that we are anxious not to cause you inconvenience, put aside other orders which in fact should have been executed before yours.

Our customers are pressing on all sides for immediate delivery and the demand is unusually heavy. We are not the only manufacturers of blankets whose resources are overtaxed at present. We are confident that this explanation will convince you of our endeavours to meet your wishes, and because, until this recent rush, we have never failed to execute your orders within the stipulated time, we rely upon your leniency in the present case.

We need hardly mention that your orders will always receive our most careful and prompt attention.

Yours truly,
THE NEW EGERTON WOOLLEN MILLS CO.

3. (a) *Complaint—Inferior Goods.*

AGA KHAN BUILDING,
DALAL ST.,
BOMBAY,
24th April, 1938.

MESSRS. LAKSHMI RATAN COTTON MILLS CO., LTD.,
CAWNPORE.

DEAR SIRs,

We regret to inform you that an examination of the cotton despatched by you on the 16th inst. has shown us that it is far below the required standard. We estimate that it will not fetch more than 90 per cent. of the sum charged for it and we therefore consider ourselves entitled to an allowance for the loss sustained.

You would assist us greatly by inquiring into the matter without delay as the storage of this large consignment is not possible for us and moreover it hampers us in our efforts to expedite sales.

Yours truly,
BHAGVANDAS HARAKCHAND & Co.

(b) *Reply to above.*

CAWNPORE,
26th April 1938.

MESSRS. BHAGVANDAS HARAKCHAND & Co.,
AGA KHAN BUILDING,
DALAL ST.,
BOMBAY.

DEAR SIRs,

We note with surprise from your letter of the 24th inst. that the last consignment of cotton was below standard. Our cotton is very carefully graded and complaints are rare.

It is possible, however, that a serious mistake has occurred and we are really anxious to put matters right at once. We, therefore, propose to have the consignment inspected on the 29th inst., and if on inspection the accuracy of your estimate is confirmed, we shall certainly allow generous compensation immediately. You will

admit, however, that we can accept no liability as matters stand just now.

We are sorry that the matter has caused you inconvenience and for the present we can only ask you to accept our apologies.

Yours truly,

LAKSHMI RATAN COTTON MILLS CO., LTD.

QUESTIONS

1. The following letter was actually received by a firm. You are required to draft a suitable reply to it:

DEAR SIR,

Why don't you despatch the goods we ordered on the 6th inst.?

If you don't want to sell to us, we will go elsewhere with our orders, as our money is good with others if it isn't attractive to you.

Yours truly,

(Carrad: *Commercial Correspondence*.)

2. A customer who owes £ 19 17s. 4d. for goods supplied has written disputing the amount, and enclosing a cheque for £ 18 in settlement of all claims. Write a suitable letter in reply, intimating that this cheque cannot be accepted in settlement, but has been placed to the credit of the customer's account. (R.S.A.)

3. Draft the following correspondence:

(a) Letter from a firm to a fire insurance company intimating to them the fact of a fire on the firm's premises and claiming the loss sustained thereby.

(b) Letter from the insurance company objecting to the claim as the policy has lapsed due to the non-payment of premium.

(c) Letter from the firm to the insurance company informing them that the premium was remitted before the policy lapsed and suggesting that the cheque may have been mislaid in the post. (Bom., B.Com., 1932.)

4. A complaint was received from Messrs. D. Kamath & Sons, Palghat, Malabar, that wrong goods were sent—the hats sent differed in many respects from the specification in the invoice, viz., quantities, sizes, etc.—and asking when the correct goods will be sent.

Write a reply to say:

(a) that we deeply regret the mistake made by the packing department and that special attention will be paid to future dispatches of goods, so as to avoid such cases occurring again;

(b) that goods with correct description and quantity are being dispatched immediately;

• (c) that any expense incurred on this account may be debited to us; and

(d) that the wrong goods may be handed over to Messrs. Norton & Sons, Madras, who have been specially addressed in the matter. (*Madras, G.T.E., 1932.*)

5. Write a letter from Messrs. Albion & Sons, Chickpet, Bangalore, to Messrs. Lyons & Co., Paris, under No. 3455 acknowledging the goods sent but regretting the high rates that have worked up now, due to sudden changes in exchange and requesting a modified bill as the rates charged are F.O.R., Paris, which should be F.O.R., Bangalore, according to quotation. (*Mysore, G.T.E., 1932.*)

6. You are correspondence clerk to a wholesale firm and have just received a letter from a dealer, acknowledging receipt of part of the goods ordered, mentioning some which he has not received, some which are not equal in quality to the samples shown by your firm's traveller, and some which were not ordered at all. Draw up a suitable letter in reply. (*U.P., I.Com., 1932.*)

7. Delivery of certain goods which you had contracted to buy is being offered to you after the agreed date. The market price of the goods has fallen since that date. Write a letter to the seller, showing that the correspondence creating the contract made it clear that the time of delivery was to be of the essence of the contract, but offering, without prejudice, to accept the goods at a lower price. (*U.P., I.Com., 1936.*)

8. Ganesh & Co., Ajmer, receive a consignment of goods from a firm in Bombay. The consignment is damaged in transit apparently due to bad packing.

You are required to write a letter on behalf of the consignees to the consignors demanding compensation for the damage and threatening to sever business connections. (*Rajputana, I.Com., 1932.*)

9. An agent writes that a client in his town, who was insured and made a most exorbitant claim for a small injury, and whose policy has since been cancelled, is going about defaming the company, stating that it treats claimants unfairly, and advising everyone he knows to have nothing to do with it or with the agent. Write a letter on behalf of the company to the man complained of. (*Rajputana, I.Com., 1935.*)

10. Kapoor & Co. write to you pointing out that there is an error in the Statement of Accounts rendered by you. On looking into the matter you find that owing to an error in calculating the

discount you have overcharged them Rs. 20. Write a letter apologising for the mistake and informing them that the correction has been made in their account. (*U.P., H.S.E., 1931.*)

11. You have executed the order of a firm in Meerut and sent the documents through the Bank. The firm does not take the delivery of the goods. You received a letter from the Railway authorities that if the goods are not taken delivery of within 15 days they would be auctioned. What are your remedies? Draft a letter to the Meerut firm mentioning the consequences of not taking the delivery of the goods. (*U.P., H.S.E., 1934.*)

12. Write a suitable reply to the following letter of complaint:

"I regret to state that the ink invoiced to me on the 6th ult., is inferior in quality, and my customers are returning it. I must therefore ask you to give me credit for the remainder of the order thrown on my hands, or to exchange it for ink of the usual quality." (*Punjab, 1931.*)

13. What are the principal points to be borne in mind in replying to a letter of complaint received (a) from a customer concerning the quality of goods supplied, (b) from a stranger complaining of incivility on the part of one of your carmen? (*R.S.A.*)

14. Draft a letter under date 16th February, 1921, as from Sainsby & James to Allaway & Co., Ltd., acknowledging receipt of the goods sent by them. Express your surprise that they have cut down the quantities ordered by one-half and given no explanation of their action, and intimating that, in the event of their being unable to effect delivery of the balance on or before the 25th inst., you will have to obtain the goods elsewhere, as you are under obligation to complete a contract by the end of the month. (*R.S.A.*)

15. You send an order to a manufacturer for £ 50 worth of goods upon a printed form, at the foot of which appear various conditions on which the order is given and must be accepted. One of the conditions is that "delivery must be made free at works not later than the 5th January next". Delivery is not made till the end of January, when you have lost your market. Draft an appropriate letter in proper form to your suppliers. (*R.S.A.*)

CHAPTER XI *TP*

SETTLEMENT OF ACCOUNTS

No one in this imperfect world of ours is perfect, although there is no reason why each one of us should not only try to be perfect, but be perfect.

One of the most significant facts of this mortal life is that human beings are not angels. Humanity, during all these ages, has not yet reached that glorious height of perfection. Whatever progress the world has made, nothing has been able to change the essentials of human nature. Human nature remains what it is. We find that even highly moral people—judges, parsons, pastors, masters, preachers and teachers, and the so-called pious people of every age and clime—do not think it a crime to keep borrowed books, to defraud railway companies and to dodge income-tax. The excuse that is often made is on the score of forgetfulness.

Very few business men make prompt payments for what they receive. When a customer altogether fails to meet his obligations, difficulties arise. How to get one's dues? The procedure under such circumstances varies according to each individual, although some uniformity may be observed. In handling correspondence of this nature, that almost indefinable quality of tact, and also discretion are required. Discourtesy is never a sign of strength and ability. Discourtesy is unpardonable. The suspension of credit privilege, when a proper use is not made of it, is a safeguard that every firm must at times exercise.

We admit that in later stages of non-payment of debts, firmness is necessary, but that does not mean that one should throw courtesy to the winds, and go about torturing the debtor as we find some people actually doing; they pick up a quarrel and sometimes decide the issue in a quarrelsome fashion. All this we do not want in business. If it is necessary to exert pressure upon the

debtor it would probably give no pleasure to the creditor to have his debtor declared bankrupt. A meeting of all creditors is far more likely to be beneficial to all concerned.

Debts should seldom be permitted to cause bad feeling between the firm and its customers. To win a customer's good will is often more important than to collect his account. Haste in such matters may prove harmful. The taking of legal steps is to be recommended only in the last resort.

Collection or Dunning Letters

Business houses usually send out dunning or collection letters before adopting the more rigid collecting devices. The function of such letter is to collect money on outstanding accounts, and at the same time to maintain cordial relations—if such relations are desired—between the creditor and the debtor.

The practice is to send a Statement of Account when the time for payment arrives. If no response to this is made, a further statement marked "Please Remit" or "Duplicate" may be sent. If this also goes unheeded, dunning letters are sent out.

Debtors

It is a favourite doctrine of the Freudian school that omissions, slips and accidents do not, as a matter of fact, happen by chance, but are rather manifestations of conflict in the unconscious mind. We find that accidents often happen when we are taking the greatest care, for example, a blot appears on a letter that we are writing, or an article slips from our fingers, we write what we do not intend, and say the wrong thing. We admit that some amount of forgetting is not only natural but necessary, but the question is "Why do we forget?" A child may forget his lessons but not the shop from where he buys sweets. A young husband may forget everything, even his duties, but he does not forget to

write to his newly married wife who happens to be away. A girl may be living in a world of forgetfulness but the thought of her lover never leaves her for a moment. Bright and healthy people may put on an air of devoutness and solemnity, but the sight of a fair face is not easily forgotten. We often forget things because we do not want to do them, or we hate them to do. We cannot go further into this topic here. Those interested might read books on psychology. We may, however, observe one thing in passing, *viz.*, that in our behaviour, instincts and general tendencies play a predominant role and this fact is unfortunately ignored by old-fashioned people and thoughtless moralists.

Some debtors forget because they want to evade payment. Let us now take the different kinds of debtors.

Kinds of Debtors

They are of several kinds. We may broadly classify them as follows:

(a) *Accidental.*

- (i) Those who are naturally slow but are good at heart. They are slow payers and need reminders.
- (ii) Those who are temporarily short of funds but shy of saying so.

(b) *Deliberate.*

- (iii) Those who postpone payment and make plausible excuses for doing so.
- (iv) Those who are dishonest and try to evade payment.
- (v) Those who will never pay.

Now each type should be treated differently. Promptness in the matter of collecting money is an essential thing. Postponement makes the realization of debts more and more difficult. The policy of close collection

is a good one. For the creditor it is undoubtedly good and for the customers it is a good means of educating them to the habit of promptness.

Once a threat to legal steps is given proceedings should be taken unless there is very sound reason for not doing so. In case of customers of repute the matter should not be placed in a collector's (professional) hands in a hurry, because that might cause offence. A tactful dunning letter is very useful, one that is courteous, one that will assume that the delayed payment is caused by unavoidable circumstances, or that the indebtedness is at once unintentional and is due to adverse conditions or oversight. Such a letter is polite but between the lines there is unmistakable decisiveness of tone. We should always show fairness, and anticipate requests for extensions which conditions justify, but we should never beg for payment. If we follow this rule, we shall be in a position to hold the reins over the debtor.

Collection letters should be sent in a sealed envelope marked "Private".

The following are a few suitable openers and closers for collection letters:

Openers.

- (i) There must be some good reason or I should have had a letter from you by now.
- (ii) We are very sorry to hear of your serious loss.
- (iii) Your bill for Rs. 230 is now three months overdue.
- (iv) Why have my letters of the 2nd, 7th and 14th inst. brought no reply whatever from you?
- (v) We have written you five times about your bill of the 2nd March, 1938. We regret, so far we have received no reply from you.

Closers.

- (i) We expect to hear from you at once.
- (ii) Let me hear from you at once.

- (iii) Please give this matter your immediate attention.
- (iv) We must have your definite reply by Tuesday next.
- (v) Please use the enclosed coin card—I have selected one into which the amount due will just fit in.
- (vi) Simply sign the enclosed cheque and post it to me—I have already filled it out for the right sum.

In ordinary cases the following letters will serve the purpose we have in view:

1. (a)

BOMBAY-AGRA ROAD,
NASIK,
7th April, 1938.

MESSRS. NARAINIDAS & Co., LTD.,
GARDEN ROAD,
KARACHI.

DEAR SIRs,

May we remind you that we have not received your remittance in settlement of your account to 31st January last? The amount is Rs. 258 and we shall be glad to receive payment at your early convenience.

Yours truly,
NETRAM & Co.

(b)

14th April, 1938.

DEAR SIRs,

We have to remind you that we have not received a reply to our letter of the 7th inst., asking for settlement of your January account. We shall be obliged if you will kindly give this matter your kind attention now. The amount is Rs. 258.

Yours truly,

(c)

21st April, 1938.

DEAR SIRs,

We are sorry you have ignored our two letters of the 7th and 14th inst. We must really ask you to send us your cheque in settlement without further delay, as we are unable to allow any further post-

ponement. Unless we hear from you by return of post we shall be compelled to take further steps in the matter.

Yours truly,

(Note.—If the above three letters fail to evoke any response the following letter may be sent:)

(d)

26th April, 1938.

DEAR SIRs,

We have made repeated requests for payment of your January account but they have all been ignored. We have now to state, therefore, that unless we receive payment by return we shall place the matter in the hands of our solicitors.

We are confident, however, that you will not render such a course necessary for it is our earnest wish to avoid unpleasantness in the matter. We enclose a copy of the account.

Yours truly,

ENCLO. 1.

2. *Order placed—Mode of Payment not mentioned.*

8, SOUTH ROAD,
ALLAHABAD,
21st April, 1938.

MESSRS. KALLURAM SITARAM,
MALL ROAD,
CAWNPÖRE.

DEAR SIRs,

We thank you for your order of the 18th inst. but regret to draw your attention to the fact that you have made no mention of the mode of payment most suitable to you.

A reference to our last letter of the 12th inst. would make it clear how we attempt to see to the convenience of our different customers. Easy credit terms are accorded to those customers to whom cash payments would be unsuitable while those willing to have cash transactions may get generous discounts.

Perhaps we failed to make quite clear in our previous letter that a customer was expected to let us know the terms that suit him most. We now wait for your reply in this matter.

Yours truly

BHUPAT LAL MATHU LAL.

3. (Note.—The following five letters form a series:)

(a) *Have You received our Statement ?*

FRERE STREET,
KARACHI,
10th March, 1938.

MESSRS. HERMEZ & Co.,
10, CHAMBERLAIN ROAD,
LAHORE.

DEAR SIRs,

Will you please let us know whether you have received our statement of your account No. 35, sent to you on the 3rd March, 1938 ? If it has not reached you, the amount of the bill due on 1st March, 1938, was Rs. 587.

Please let us hear from you at your earliest convenience.

Yours truly,
ALIBHOY & Co.

(b) *Your Cheque has not arrived.*

17th March, 1938.

DEAR SIRs,

The cheque you were to send us for Rs. 587 on your account No. 35 of the 1st inst., has not arrived. Perhaps the failure to remit the amount is due to an oversight.

Yours truly,

(c) *Account still hanging over.*

25th March, 1938.

DEAR SIRs,

Although we have written to you two letters of the 10th and 17th inst., you have neither remitted the money nor given us any reason for not doing so.

We are sure, you will admit that we have avoided unpleasantness in the matter and we are confident, you will at once attend to it.

Yours truly,

(d) *Warning of Legal Action.*

30th March, 1938.

DEAR SIRs,

We regret you should have ignored our three letters of the 10th, 17th and 25th inst. We are still going to give you sufficient number of days to settle the account before we place the matter in the hands of our solicitors.

Yours truly,

*(e) Last Chance to settle. **

15th April, 1938.

DEAR SIRs,

We regret that our letters of the 10th, 17th, 25th and 30th March 1938, still remain unanswered.

Under the circumstances the only course open to us is to place the matter in the hands of our solicitors, who will promptly take steps to secure collection, unless we hear from you by the 20th April, 1938.

Yours truly,

4. Letter refusing Extension of Credit.

ELPHINSTONE ST.,

KARACHI,

20th April, 1938.

MESSRS. B. N. KUMAR & Co.,

CHANDNI CHOWK,

DELHI.

DEAR SIRs,

We thank you for your cheque for Rs. 300 in part payment of your account No. 57 but we regret to point out that this sum is totally inadequate. Moreover, the position is rendered even more difficult by frequent delays in settling accounts in the past.

You say in your letter that you have many creditors. As your financial position seems far from satisfactory, we are inclined to feel that a meeting of your creditors would be advisable in their interests as well as in yours. Whatever course is adopted we must insist on some definite assurance of your solvency.

If, however, you feel that the convening of creditors' meeting is a premature step, we shall be thankful if you will let us know the exact date on which you can settle the account.

Yours truly,

YUSUF ALI & Co.

“ Without Prejudice ”

Great care in wording is necessary when writing letters on matters which may eventually be taken to the law courts.

Rather than go to the law courts and incur the expense and risk of recovering a debt, a firm will sometimes suggest to the debtor that it will accept a certain sum in settle-

ment. Now the letter containing such an offer should use the words "without prejudice to our claim," or words to that effect. Otherwise the customer, in case legal proceedings are instituted afterwards, may say that this smaller amount is a compromise and is all that the creditor is entitled to recover from him. Such a letter might be worded as follows:

DEAR SIRs,

Our representative, Mr. Keshri Nandan Singh, has sent to us the substance of his recent talk with you about your account amounting to Rs. 280-7-0, which has been outstanding for a long time. He tells us the difficulties with which you are faced, and he has placed before us your suggestion that we should accept Rs. 150 in full settlement of the debt.

We must frankly say that we cannot accept this sum but in the light of the circumstances explained to us we are prepared, *without prejudice to our claim*, to accept Rs. 200, in full settlement, provided the money is paid within six days from to-morrow.

We trust, you will find it possible to accept this offer.

Yours truly,

QUESTIONS

1. Write to one of your firm's creditors concerning an account of £ 274 10s. 6d., asking for an extension of time for payment, and alternatively suggesting the opening of a contra account on advantageous terms. (R.S.A.)

2. As agent for manufacturers you have collected certain accounts due to them. (a) Write asking them to draw upon you at three months for the total, less your commission, and (b) set out the form of the draft as it will reach you. (R.S.A.)

3. You are a high-class ladies' costumier. Having regard to the necessity of not offending customers, write two letters asking for payment: (a) to a customer who has owed £ 54 for ten months, and (b) to the same customer who has ignored the first letter for a month. (R.S.A.)

4. Your banker has for some years past charged you $\frac{1}{2}$ per cent. on your withdrawals on current account. Write to him, asking him to discontinue this charge and suggest reasons. (R.S.A.)

5. Smith owes you £ 100, and asks you to take in satisfaction a cheque for £ 105 dated nine months hence. What considerations would guide you in accepting or rejecting this proposal? Write what you consider to be a suitable reply. (R.S.A.)

6. Messrs. Swan & Co., Piccadilly, W.1., are in the habit of giving long credit to approved customers, but it appears that the Hon. R. Faire now owes them £119 17s. 6d., and that they have received no payment on account since 1st April, 1917. Write a suitable letter to the Hon. R. Faire, drawing attention to the fact that his account is considerably overdue and that a settlement must be arrived at, without giving offence unnecessarily. (R.S.A.)

7. Messrs. A. Charles & Co., of 517, Fleet Street, E.C. 4, who now owe your firm £167 10s. subject to a cash discount of 2½ per cent., have written offering to hand to you in settlement of their indebtedness a bill of exchange in their favour for £163 1s. 9d. accepted by the North London Properties Co., Ltd., due two months hence. Write what you consider to be a reasonable reply to his request. (R.S.A.)

8. A customer who owes £19 17s. 4d. for goods supplied has written disputing the amount, and enclosing a cheque for £18 in settlement of all claims. Write a suitable letter in reply, intimating that this cheque cannot be accepted in settlement, but has been placed to the credit of the customer's account. (R.S.A.)

9. You have received a letter from a creditor, threatening legal action unless his dues are paid immediately. About a month earlier he had submitted a statement of account in reply to which you had promptly pointed out certain discrepancies in the statement. Draw up a suitable reply to the letter now received by you. (U.P., *I.Com.*, 1936.)

10. Draft a letter to A. B. & Co. asking for payment of an account of Rs. 100 now several months overdue. (*Madras, E.*, 1915.)

11. Write a letter to Messrs. A. B. & Co., enclosing a much overdue account and asking for a prompt payment to obviate legal proceedings. (*Madras, E.*, 1918.)

12. Write a final letter from Messrs. Jones & Co., Ltd., to a customer threatening him with legal proceedings if he does not pay his account. (*Madras, I.G.*, 1917.)

13. Messrs. Moonaswami & Co., of Madras, drew upon you, through their bankers, a 30 d/s draft for Rs. 5,000 against a consignment of produce, which was duly accepted by you. Owing to stagnation of trade you have not been able to dispose of the produce. Write to Messrs. Moonaswami & Co., explaining the circumstances and asking for an extension of one month for payment.

14. Write the reply of Messrs. Moonaswami & Co., stating that they are unable to accede to your request as they have commitments of their own to meet and threatening proceedings if the bill is not met on due date. (*Madras, I.G.*, 1921.)

15. Write a letter advising your customer of non-receipt of his first bill of exchange and ask for the second, offering the usual guarantee. (*Madras, I.G., 1923.*)

16. The Union Manufacturing Co., Ltd., Bombay, find that they have undercharged in their invoice of goods to Messrs. Bell & Sons, Karachi. The items of charges omitted in the invoice amounted to Rs. 114 and were on account of packing cases, freight, insurance and brokerage. Prepare a D/N and write a letter enclosing it to Bell & Sons, for the signature of the Manager of the Manufacturing Co., Ltd. (*Madras, I.G., 1916.*)

17. In an invoice received by you from Messrs. Tatham & Co., there is an overcharge of Rs. 25-8-0. Write a letter to the firm, pointing out the error, and say how you propose to rectify it. Assume that the firm has drawn on you for the total amount of the invoice. (*Madras, I.G., 1923.*)

18. (a) Write a letter from a solicitor representing a tradesman in embarrassed circumstances, inviting A. B., one of his creditors, to attend a first meeting of creditors.

(b) Write a second letter from the same solicitor to A. B., who was absent from the meeting, that a composition of 8s. 9d. has been agreed to by consent of the chief creditors. (*Madras, I.G., 1923.*)

19. (a) You are a retail dealer in boots and shoes. Write a letter placing an order with a firm abroad. Give such details as you consider necessary. (Repeated.)

(b) Write a letter expressing regret at delay in settling an account and asking for an extension of time. State cause of delay. (*Bom., I.Com., 1935.*)

20. Assume that you are a bookseller and general stationer. Having regard to the necessity of not offending customers, write two letters: (a) to a customer who has owed you Rs. 140 for ten months, and (b) to the same customer who has ignored the first letter for a month. (*Bom., I.Com., 1936.*)

21. Write a suitable letter as from the branch manager of the National Bank, Ltd., informing a customer that his account has been credited in error with the sum of Rs. 250, and that, after rectifying the error, you find his account is overdrawn to the extent of Rs. 100. (*Bom., I.Com., 1933.*)

22. Write a letter from the Bank of India Ltd., Bombay, to Mr. X stating that the cheque for Rs. 200 drawn on the Imperial Bank of India, Poona, has been returned to them dishonoured marked R/D. Dishonoured cheque enclosed. (*Bom., I.Com., 1934.*)

23. Write a letter to Balmer Lawrie & Co., Calcutta, acknowledging the receipt of a cheque of Rs. 200 for goods invoiced and enclosing formal receipt. (*Aligarh, 1931.*)

24. You have sold goods to a customer on terms of payment against delivery documents through a bank. Write the necessary letter to the bank. (*Aligarh*, 1933.)

25. You owe £ 500 to A, Sons & Co., London. You remit its equivalent in Indian money to the Imperial Bank, Lahore, requesting the Bank to forward a bill to the Company in their favour on London. Write out the letter to the Bank and also the reply. (*Punjab*, 1930.)

CHAPTER XII

CIRCULARS AND FORM LETTERS

A CIRCULAR is a letter or message, of which a large number of copies are made and sent out to various addresses, imparting to all the same information or message. The same is the case with form letters. Hence such communications are usually duplicated. Space is left to fill in the names and addresses of the recipients which are typed later on. Now these addresses, in order to maintain the element of personal touch must be "matched-in" with a typewriter. Letters of this variety are usually duplicated in close imitation of type-writing, the name and address only being filled in by the typist. A circular should attempt to convey a personal message, a message that outwardly, at least, seems to be directed to the recipient himself. A circular should be appropriate to the person addressed. The two special qualities that must characterize circulars are clearness and accuracy.

Great care should be taken with the preparation of such communications. The recipient, in many cases, is tempted to throw such messages into the wastepaper basket. People have neither the time nor the patience to read such communications. They know that mass-production is at the back of such communications, and that they sing the same old tune over and over again. Therefore pains must be taken by the sender over the matter and form of such communications. Attention must be paid to every detail, e.g., a good circular is sometimes completely spoiled by leaving the address on the envelope to be written carelessly or by letting the envelopes be stamped in a slovenly fashion or stamped by a machine at the Post Office.

The opening sentence must be one that will excite the recipient's interest. This device is adopted by every competent writer of short stories. Attention and interest go together.

As we have seen above, a circular contains a definite message and is addressed to a large number of people. Circulars are used in the following cases:

1. The establishment of a business.
2. The extension or transfer of a business.
3. The taking up of a business.
4. Change in partnership or amalgamation with another business.
5. Change in address or title.
6. Change in policy of the firm.
7. Dissolution or discontinuance of a business, partnership or firm.
8. Granting of *per pro* to an employee or its withdrawal.
9. Additions to staff.
10. Change of travellers or representatives.
11. Any other matter or information connected with the organisation and conduct of business.

(a) Establishment of a Business.

To compose circulars conveying such information is not an easy task. It is in a circular of this type that the business man introduces himself to the commercial world. The following are the chief points which should be mentioned in such circulars:

1. The firm name and the notice of the establishment of the business.
2. Line of business to be started.
3. That the capital invested is adequate.
4. Knowledge and experience of the manager or proprietor. Here one must remember that self-praise is no recommendation.
5. A request for the recipient's patronage. The writer may solicit a trial order and assure

the addressee that orders would be carefully executed.

6. The recipient's attention must be drawn to the specimen signature given at foot of the letter.

(b) Admission of a Partner.

The writer should say something about the new partner's ability and experience and his share of the capital, if any. He should express the hope that with the new partner's assistance business is expected to flourish. Attention should be drawn to the incoming partner's signature.

(c) New Branches, Premises and Departments and Expansion of Premises.

Such events have important advertising value. Hence the need for careful drafting of such circular. The following points must be kept in view:

1. Mention must be made of additional facilities offered as a result of the change.
2. In case of new premises, the address should be carefully displayed. That will facilitate forwarding of communications.

(d) Announcing the Retirement of a Partner.

1. Express regret for the retirement of a partner. Some eulogistic reference to his service should be made.
2. State that no change is being made in the policy of the firm.
3. If a new name has been adopted it should be properly displayed.

(e) Conversion of a Partnership into a Company.

To take advantage of the privilege of limited liability such a change is made. Here the following points must be borne in mind:

1. Mention that more capital is required for extension.
2. The general tendency is that companies become less personal in their dealings hence the writer should state that personal touch will be maintained.

Form Letters or Paragraphs

They are used to convey information dealing with constantly recurring phases of a firm's business. Sales letters and follow-up letters come under this category.

In case of such compositions great skill is necessary. After drafting, these letters or compositions are entered in a numbered and indexed form book. On receipt of a letter the correspondent simply puts down the number of the paragraph (or paragraphs) or letter to be sent in reply and the typist then types out the required composition from the form book, completing the letter by inserting the name, address of the recipient and date. Such a device saves the writer's time and then the letter that is sent out is of a high order of composition. As every business proposition deserves to have its literature tailor-made, the practice of sending such ready-made compositions have disadvantages also.

The danger in the form-letter plan is that the letter may not have the personal ring. Letters must have the right ring. Each letter is concerned with two people, viz., the writer and the recipient, who is at the other end. The correspondent must collect such material for form letters as will really be read gladly. Sales managers seldom dictate sales letters in the old-fashioned, red-pepper, "ginger-up" style. But it does not mean that form letters should talk about the beauties of nature, when the writer really wants prospects to buy his goods. In short, such letters should be appropriate, appropriate to the recipient and to the occasion. They should be written in an appetizing way. Get your prospect's interest and attention right at the start. Where there is

interest there is attention. Form letters must get under the skin right at the beginning.

In sales letters probably the best plan is to cultivate what might be called the "You attitude" instead of "We attitude". By adopting this method the customer's interest is easily secured. He is after all made of flesh and blood. If the interest is not aroused in the first paragraph, the chances are that the letter will find its way straight into the waste-paper basket. The openers must be appropriate, and the final paragraph, in a well-planned letter, is in the nature of a "clincher", i.e., the object of the closer is to sum up the proposition so convincingly that the recipient will find it hard to say "no", or to put the letter aside for future consideration. This, however, does not mean that the line of least resistance should be abandoned. One cannot bully the recipient into buying anything. To say in one's letter that the recipient is a fool if he does not take advantage of one's offer is a piece of gratuitous impertinence which he will justly resent.

The following opener was used by the Encyclopædia Britannica Co. in one of their circulars a few years ago:

Do you know—what the Turks were doing in 1066?

Other suitable openers and closers for sales letters are as follows:

(a) *Openers.*

- (i) Yes, this is a form letter, but it is really worth the 20 seconds it will take you to read it.
- (ii) This letter will be a very short one. As it deals with money matters, it should be interesting all the more.
- (iii) A few days ago we sent you our price list. We have had no reply. We wonder if it has reached you.
- (iv) We thank you for your inquiry regarding our typewriters.

(b) Close.

- (i) A square deal for a round rupee.
- (ii) Please send us a trial order by return of post. Then you can see for yourself that all we offer is true.
- (iii) We thank you for the interest you have already shown, and we will spare no pains to keep our future relations just as pleasant.

The following are some specimen letters:

1. *Admission of a New Partner.*

133, KATRA,
ALLAHABAD,
23rd April, 1938.

DEAR SIRs,

We have pleasure to inform you that we have this day taken into partnership Mr. Dharam Das, who has for many years acted as our sales manager, and to whose signature at foot we draw your kind attention.

We shall continue to carry on business under the same style and on exactly the same lines as hitherto and hope you will continue to favour us with your patronage.

We thank you for the support you have so far accorded us.

Yours truly,
RAM DAYAL HAR BILAS.

Mr. Dharam Das will sign thus:

Ram Dayal Har Bilas.

2. *Retirement of a Partner.*

LAKSHMIGANJ,
KASGANJ (U.P.),
24th April, 1938.

GENTLEMAN,

We write to inform you about the retirement from our firm of Mr. Hira Lal. Mr. Hira Lal was one of the original founders of the firm, and he is retiring solely on account of ill-health.

It is a matter of regret to us that we are thus losing the benefit of the experience and ability of one of our oldest partners, but our business will be continued on exactly the same lines as heretofore. As the remaining partners have each increased the capital invested, our resources will also remain undiminished.

We thank you for the confidence shown us during the many years we have had the pleasure of doing business with you, and we assure you that you may rely upon the same care and attention being given to your orders as in the past.

Yours truly,

MOHANLAL JWALAPRASAD & SONS.

3. *Calling a Meeting of Creditors.*

5, DRUMMOND ROAD,

AGRA,

20th April, 1938.

MESSRS. RAM CHAND & BROS.,

KINARI BAZAAR,

AGRA.

DEAR SIRs,

Mr. Jagat Narain Maheshwari, General Merchant, 14, Gwalior Road, Agra, having consulted me respecting his affairs, I have advised him to confer with his creditors as to the best means of paying off their respective claims. A meeting of creditors will therefore be held at my residence on Friday the 29th April, 1938, at 5 p.m. to which you are invited. In the meantime please send me a statement of your claim against Mr. Maheshwari's business.

Yours faithfully,

MUNI LAL AGARWAL,

Solicitor.

4. *Giving Notice of Removal.*

DEAR SIRs,

The steady growth of our business has made it necessary for us to move to more commodious premises. Our old premises have become small to cope efficiently with the increased demands of both old and new customers. On the 25th inst., we shall remove to the new premises at

202, Mount Road, Madras.

The new premises are much larger and are within easy reach of the railway. Transport difficulties have thus been reduced to a minimum. We have equipped the new factory with the most up-to-date types of machines and we expect to manufacture all kinds of woollen goods at the lowest cost of production.

We take this opportunity of expressing our thanks for your confidence in the past, as we hope that the changes and improvements that we have now made will lead to even more business.

Yours truly,

Note.—Here I reproduce two letters we received some time ago

PARKER STREET,
KINGSWAY,
LONDON, W.C. 2,
27th May, 1937.

DEAR SIR,

A study in the social development of England which is at once lucid and comprehensive, written by an expert with a clarity of style that renders the subject easily intelligible to every student—such is *Economic History of England*, by H. O. Meredith, M.A., M.Com., the Third Edition of which is now ready.

In this latest edition the volume has been brought completely up-to-date, and the important period of 1900–1936, with its innumerable and far-reaching changes in the economic life of the country, has been dealt with very fully.

Teachers and students of economics, history and commerce, many of whom have endorsed the previous two editions of this work, will welcome the publication of this latest edition, which will prove invaluable for purposes of private study and for examination preparation.

Copies may be obtained through the usual channels, price 7/6, or post free from this office for 8/.

Yours faithfully,
SIR ISAAC PITMAN & SONS, LTD.

6.

22nd April, 1937.

DEAR SIR,

We are enclosing particulars of some recent Pitman Publications which are particularly suitable for use in Commercial Schools.

They are practical, informative, and up-to-date, and will be appreciated by teachers and students alike.

Facts and How to Find Them, by William Bagley, provides a unique and excellent guide to methods of collecting information.

Dictionary of Careers, by L. H. Turner, now in its Second Edition, will help to solve many of the problems which arise in regard to a choice of occupation.

Copies of these books may be obtained through the usual channels, or direct from this office.

Yours faithfully,
SIR ISAAC PITMAN & SONS, LTD.

7.

DAYALBAGH,
AGRA,
25th April, 1937.

LAKSHMI SARAN SRIVASTAV, ESQ.,
NEAR DAMPIER PARK,
MUTTRA.

DEAR SIR,

What makes for good butter ?

The breed of cattle, the proportion of fatty matter, climate, the animal's health, and the nature of the cow's food—these are the influences which determine whether butter is good or bad.

With us, all of these influences work for pure butter—Dayalbagh Butter. Our grazing fields outside the city give us the right food, healthy animals and a favourable climate. The breed of our cattle is a butter breed. We get, as a result, milk heavy with fat globules—milk which makes for good butter.

We have even enlisted water in our service. The pure water which our cows drink in our fields contributes to the rich, distinctive flavour of our milk—the raw material from which Dayalbagh Butter is made.

Every morning this fresh, fatty milk comes down to us from the farm. Come to our dairy at Dayalbagh and see some of it churned. Sample it. We also sell cheese and cream, all of a standard as high as that of any European country. Drop in whenever you like.

Yours truly,
GUR SARAN LAL SRIVASTAV,
Manager, R.E.I. DAIRY FARM.

QUESTIONS

1. You are the manager of a publishing firm in London. Write a letter to be addressed to teachers in schools and colleges announcing the publication of a new English Dictionary mentioning all its attractive features. (*Bom., B.Com., 1936.*)

2. Draft a sales letter, enlarging on the utility and special features of any *one* article sold by your firm, such as a motor car, a refrigerator, a typewriter, etc. (*Bom., B.Com., 1934.*)

3. As an agent of a life assurance company, write a letter to a prospective client enlarging on the benefits of life assurance and stressing the special advantages offered by your company. (*Bom., B.Com., 1934.*)

4. Smith and Brown, share brokers, having underwritten the capital of a new industrial company, write a letter to their clients giving details of the company's estimated productive capacity, probable earnings and future prospects and inviting applications for shares. Draft the letter. (*Bom., B.Com., 1933.*)

5. State what is wrong with the following piece of copy.—

The Dominant Car—The greatest piece of machinery that ever went upon the highways and the most luxurious carriage. Fastest get away; smoothest starting and stopping; power without noise; best hill climber; easiest car to drive; safest investment. Amazing value. (*R.S.A.*)

6. Describe the various methods of reaching the public with circulars, and describe the circumstances in which you would employ the various means you mention. (*R.S.A.*)

7. Describe in full the ideal form of a circular letter. (*R.S.A.*)

8. Name (a) some commodities in the advertising of which newspaper strength can be employed to advantage, (b) some instances in which the power of the newspaper would to a large extent be wasted. Give your reasons why. (*R.S.A.*)

9. Write a circular letter to the traders of your district, asking their co-operation in securing a reduction in the goods railway rate to London. (*R.S.A.*)

10. You have received a circular letter from your customers, Messrs. Albert Smith, James & Co., who owe you £124 14s. 9d., intimating that their Mr. Albert Smith retired from the firm as on 31st March, 1922, and that the business will be continued by Mr. John James in partnership with Mr. Ralph Smith under the style of "James, Smith & Co.," who will pay all the debts of the late partnership. Write a suitable acknowledgment in reply, and state what instructions you would give to your office staff to record the change. (*R.S.A.*)

11. Draft a circular intimating to your customers that your firm is removing to more commodious premises.

12. Write a circular letter to your constituents, announcing the amalgamation of your firm with Messrs. Ramaswami & Co., doing a similar business, describing the enlarged business likely to result, and asking for their continued support. (*Madras, I.G., 1922.*)

13. Draft a circular informing customers about change of address of the Corn Mills, Ltd., Mysore, from Bamboo Bazaar Street to 320, Avenue Road, Mysore; the new buildings are commodious and occupy a central position. All business will be done as before. (*Mysore, G.T.F., 1931.*)

14. Owing to the death of Mr. Arthur Brown of the firm of Brown, Wilson & Co., it has become necessary to re-organize. The

place of Mr. Brown is given to a new partner, Mr. James Stokes, but the firm name remains the same. Mr. Stokes will be the manager of the sales department.

You are required to write a letter to the regular customers of the firm announcing the change made necessary by the death of Mr. Brown, and soliciting their continued patronage. (*U.P., I.Com., 1924.*)

15. Assume that you are a manufacturer of fancy silk goods in Benares and that you have taken up a stall at the British Empire Exhibition at Wembley. Your goods are unknown abroad, but you are desirous of building up an export trade. Draft out a leaflet to be circulated amongst the visitors of the Exhibition stating your terms of business and briefly describing the reputation which Indian art goods enjoy. (*U.P., I.Com., 1925.*)

16. Draft a circular letter to the customers of Beni Prasad & Bros., Aminabad, Lucknow, informing them that owing to the death of Mr. Beni Prasad, Mr. Mukund Lall will become the Managing Partner, the style of the firm remaining the same. (*U.P., I.Com., 1925.*)

17. You are doing business under the name and style of Ram Nath Ram Lal. Prepare a circular letter to be sent out to all customers whose accounts are overdue, requesting them to clear their accounts before 1st May, and notifying to them a proposed change in the constitution of your business by the retirement of Ram Lal and the admission of your General Manager, Ram Gopal, as a partner. After 1st May, the firm will be known as Ram Nath Ram Gopal. (*U.P., I.Com., 1933.*)

18. Ranjit Singh, senior partner of the firm of Jiwan Lal Ranjit Singh, retires from business and Gokal Das is admitted as a new partner. Draft a circular letter to the customers announcing the change. (*Rajputana, I.Com., 1931.*)

19. Discuss the characteristics of a good business letter.

Or,

Ram Chandra, a furniture dealer at Bareilly, takes his son Pearey Mohan into partnership as from the first day of the next month. Draft a circular letter to the customers of the new firm announcing the change in the name of the firm from Ram Chandra & Co. to Ram Chandra & Son, and soliciting the continuance of their patronage. (*Rajputana, I.Com., 1933.*)

20. Mr. S. Seth retires from his firm "Sullivan & Co." on account of age. He was intimately connected with the firm for the last thirty years. He takes away his share of capital which amounts to fifty thousand rupees. His nephew Mr. S. Kochar, joins the firm with a lakh of rupees.

Draft Seth's letter announcing his retirement. (*Rajputana, I.Com., 1926.*)

21. A Private Limited Company is being formed to run a modern Dairy Farm on a large scale. As the principal promoter of the Company, write a letter to a prominent industrialist inviting him to become a Director of the Company. (*U.P., I.Com., 1937.*)

22. You have manufactured washing soap and tooth powder. Write a circular letter to your present and prospective customers soliciting business. The letter must be effective and persuasive. (*U.P., I.Com., 1938.*)

23. Write in proper style and form a circular letter to be sent to various sugar manufacturing companies, asking them for their terms for supplying your firm with sugar during the coming year. (*U.P., H.S.E., 1928.*)

24. Messrs. Bhargava & Co., tailors and cloth-dealers, change their place of business to more suitable quarters on account of increase in business. Draft a circular letter as from them to their customers and also a letter to the post office intimating the change of address. (*U.P., H.S.E., 1930.*)

25. Draft a circular letter to your customers, informing them, that you have added a new department of fancy goods to your shop. (*U.P., H.S.E., 1933.*)

26. The capital of the Province being transferred from Allahabad to Lucknow, the Pioneer Press has very recently shifted its office from Allahabad to Lucknow. Draft a notice to be circulated, among the newspaper readers, pointing out the special facilities which are being afforded under the new arrangement. (*U.P., H.S.E., 1934.*)

27. Draft the following in proper forms:

A circular letter to your customers, informing them that you have added a new department to your shop, and solicit orders. (*U.P., H.S.E., 1926.*)

28. You have just purchased an existing business known as "The Universal Book Depot". Write a circular to the old customers of the firm announcing the change of proprietorship. (*Aligarh, 1929.*)

29. Draw up a circular letter from a firm, stating that, owing to a fire, business has been transferred for a time to such and such address. (*Aligarh, 1932.*)

30. Draft an advertisement (about ten lines) for a newly established firm of fruit growers in the Kullu Valley, bringing to the notice of the public the produce of their gardens. (*Punjab, 1930.*)

31. Ranjit Singh, senior partner of the firm of Jiwanlal Ranjit Singh, retires from business, and Gokal Dass is admitted as a new partner. Draft a circular letter to the customers announcing the change. (*Rajputana, H.S.E., 1935.*)

32. (a) Name and explain all the parts of a business letter.

(b) A partner, Ramchandra, of the firm of 'Govind Ram & Bros.,' Fyzabad, retires and withdraws his capital amounting to Rs. 3,000 on the 1st March, 1937. On the 3rd March, 1937, Keshava Deva, the Manager of the firm, is admitted as a new partner, who contributes Rs. 4,000 as this capital.

Write a circular letter from the firm to its customers informing them of these changes. (*Rajputana, H.S.E., 1937.*)

33. Rahman & Co. have received a fresh consignment of silk goods of new designs and patterns. Write a circular letter on their behalf to their customers soliciting business. (*U.P., H.S.E., 1938.*)

34. Messrs. Moti Ram & Bros., Lucknow, are anxious to secure the sole agency for the U.P., of the goods manufactured by Bengal Chemical Co., Ltd., Calcutta. They agree to settle accounts quarterly which may touch five lakhs. The Lucknow Firm gives reference of the Central Bank of India, Ltd., Lucknow, for their financial position.

Draft the Bank reply both favourable and unfavourable.

Or,

A partner—Moti Ram—goes out of his firm 'Sullivan & Co.' on account of differences of opinion with other partners. He takes away his share of capital, one lakh, which is fifty per cent. of the total capital of the firm.

Draft the necessary letter from the firm to their customers. (*U.P., I.Com., 1939.*)

CHAPTER XIII

FOREIGN TRADE CORRESPONDENCE

No civilized country to-day is self-supporting. A country cannot produce everything that it wants, hence the need for exchanging goods and services with outside countries.

The student should look up in his book on Business Methods the whole subject of foreign trade. Here I can only touch in outline the chief stages of foreign trade procedure. In the case of import trade the chief stages are as follows:

1. The receipt of bills of lading and their acknowledgment by the importer.
2. Instructions to wharfingers to warehouse the goods and take out samples and send them to brokers.
3. Insurance of goods against fire and theft so long as they are in the warehouse.
4. Instructions to brokers to sell the goods.
5. Transferring of warrants to the buyer of goods.
6. Receipt of proceeds of sale from the brokers together with account sales.
7. Remittance of the net proceeds to the consignor together with the importer's account sales.

In the case of export trade the stages are as follows:

1. The receipt of order (indent).
2. Placing of orders by the exporter with manufacturers or producers (suppliers).
3. Instructions to suppliers regarding the mode of packing and forwarding of goods to the port where they are received by the forwarding agents.

4. Receipt of invoice (or invoices) from suppliers of goods.
5. Shipment of goods at the port by the forwarding agents.
6. Taking out of a policy of marine insurance.
7. The receipt of a bill showing expenses incurred by the forwarding agents called a *freight note*.
8. Preparation of the invoice by the exporter.
9. Drawing of bills of exchange and giving instructions to the bank to collect the amount.

The following are some specimen letters:

1. *Letter containing an Order (Indent).*

11, ESPLANADE,
CALCUTTA,
16th April, 1938.

MESSRS. DAWSON & CO., LTD.,
31, MOORGATE,
LONDON, E.C. 2.

DEAR SIRs,

Please supply us the undermentioned goods in accordance with your quotation of the 14th inst.:

1,500 Elite 8-valve Wireless Sets, complete at £ 14 7s. 4d.

We require these sets to be delivered in monthly lots of 150, commencing in the middle of May, 1938. They should be consigned to us freight paid.

The goods are to be carefully packed and forwarded to Calcutta.

The cases are to be marked



Three Bills of Lading

are required. Insurance to be F.P.A. for 12 per cent., above invoice value. Invoices are required in duplicate, and payment will be made against documents less 3 per cent. cash discount.

Yours truly,
RAHMAT & SONS.

2. (a) *Letter advising Despatch of Goods.*

3, CRAWFORD MARKET,
BOMBAY,
30th May, 1937.

MESSRS. DENMAN & SONS,
LONDON, E.C. 1.

DEAR SIRs,

We have despatched to you by *S. S. Viceroy* a consignment of mangoes for which we enclose the B/L. We have already paid the freight and request you to make all other payments incidental to the clearing of the goods.

The demand for mangoes in your country seems to be brisk at the moment, the fruit being quite a new one to the people. We look forward to hearing from you that you have obtained most gratifying prices.

Yours faithfully,
HAJI A. N. HUSSAIN RASUL & Co.

(b) *Reply to above.*

LONDON, E.C. 1,
22nd June, 1937.

MESSRS. HAJI A. N. HUSSAIN RASUL & Co.,
3, CRAWFORD MARKET,
BOMBAY.

DEAR SIRs,

The consignment of mangoes to which you refer in your letter of the 30th May, 1937, has arrived in excellent condition, and the B/L has also reached us.

Owing to the perishable nature of the goods we are losing no time in selling them and our brokers are making active arrangements for their disposal. We assure you that no efforts to effect profitable sales will be spared. We shall send you the proceeds immediately on realization.

Yours faithfully,
DENMAN & SONS.

3. *Letter instructing the Wharfingers to Warehouse the Goods.*

DEAR SIRs,

We enclose B/L for 1,500 bales Cotton per *S. S. Hindustan* which please enter in our name. Please draw the usual samples and forward them to Messrs. Jones & Co., 827, Keeley Street, S.W. 4.

Yours faithfully,

4. *Letter offering Services as Forwarding Agents.*

DEAR SIRs,

Referring to the correspondence we had with you about the end of March last regarding Pig Iron from Spain to Manchester, we shall be glad to know whether there is any prospect of your bringing forward some consignments in the near future. We shall have our steamer *Prince Edward* calling at Cartagene during the last week of June, and she is loading a consignment of Pig Iron for Manchester. Could you see your way to offer us a shipment also at 6s. 6d. a ton?

Yours faithfully,

5. *Letter containing Quotations of Shipping Rates.*

DEAR SIRs,

In reply to your letter of the 15th inst. the open rate on Blackplates and Tinplates from F.O.B. London to Naples, Genoa and Messina is 16/ net prepaid, per ton gross wgt., and to Venice, Fiume and Trieste, 166/- per ton.

Should you, however, be in a position to sign a sole contract to ship not less than 300 tons with us, between the above ports during the year 1937-38, we can reduce the rates to 14/ and 15/ respectively. These rates are also net prepaid, per ton gross wgt., and would apply to Tinplate Bars and Tinneplates, in addition to Blackplates and Tinplates.

If you decide to accept our offer, write us at once.

Yours truly,

6. (a) *Letter giving Instruction to Seller about Forwarding Goods.*

180-82, PRINCESS STREET,
BOMBAY,
10th April, 1938.

MESSRS. PHILLIPS & Co.,
15, WARNER STREET,
LONDON, E.C. 1.

DEAR SIRs,

We thank you for your letter of the 12th inst. and note that you accept our order No. 86. Please have the goods packed and addressed to our forwarding agent, Messrs. Harris & Co., Victorial Dock, London, for despatch per *S. S. Kaiser-i-Hind*, which is receiving cargo until the 30th inst.

Please let us have your invoice as soon as possible.

Yours truly,
N. D. PATEL & Co.

(b) *Exporter's Letter enclosing Invoice.*

15, WARNER STREET,
LONDON, E.C. 1,
24th April, 1938.

MESSRS. N. D. PATEL & Co.,
180-82, PRINCESS STREET,
BOMBAY.

DEAR SIRs,

We have pleasure in enclosing invoice for shipment of 500 bicycles per *S. S. Kaiser-i-Hind*, in execution of your order No. 86. For the amount of the invoice we have drawn on you at sight according to your instructions. We have arranged with the Central Bank of India, Ltd., to deliver documents on payment.

We trust that this consignment will give you full satisfaction. We look forward to get further orders from you.

Yours faithfully,
PHILLIPS & Co.

(c) *Letter instructing the Banker to collect against Documents.*

15, WARNER STREET,
LONDON, E.C. 1,
24th April, 1938.

THE MANAGER,
CENTRAL BANK OF INDIA, LTD.,
PALMERSTON HOUSE,
OLD BROAD STREET,
LONDON.

DEAR SIR,

We are sending you our sight draft No. 346 on Messrs. N. D. Patel & Co., 180-82, Princess Street, Bombay, for £1,600 12s. 9d. together with Invoice, Insurance Policy and two Bills of Lading.

Please collect this amount and deliver the documents on payment only. In due course of time we shall be glad to have your cheque for the exact amount of the draft, the drawee is paying all charges.

Yours truly,
PHILLIPS & Co.

QUESTIONS

1. Mr. John Collins, of Manchester, writes Messrs. Grant & Co. of New York, to acknowledge receipt of order. He states that full attention will be given to it; how and when the goods will be shipped; when the shipment is made, invoice and copy of B/L will be sent. Mr. Collins hopes that Grant & Co. will be fully satisfied, and trusts to receive the continuance of their past favours.

Draw up the above letter as it would appear in practice. (U.L.C.)

2. As correspondence clerk to the shippers, W. Wood & Co., 19, Upper Thames Street, London, E.C. 4, draft from the following rough notes, under date January 16, 19... , a letter of advice to the consignees, B. Howard & Co., 129, Fourth Avenue, New York City:—

Notes.—Their indent No. 1923—5 cases woollens B. H. & Co. in a diamond 843/847—per Cunard S. S. *Mongolian ex* L'pool 18th inst.—Invoice value £ 846 10s. drawn for at 30 d/s through Lloyd Bank, Ltd.—Consular and ordinary invoices, B/L, policy attached—D/P. (R.S.A.)

3. Write a letter ordering some goods used in your business, giving instructions for (a) forwarding by rail, or (b) shipment, and specifying how payment will be effected. (C.I.S.)

4. Rahmat Khan, of Nagpur, consigns to Messrs. Jones & Sons, London, 600 cases of oranges by S. S. *Ganges*, and encloses B/L requesting them to pay the freight and other charges on arrival and to dispose of the goods at the best prices obtainable.

Write this letter and also an acknowledgment of its receipt by Jones & Sons.

5. (a) The Manager, U.P. Arts and Crafts Emporium, Lucknow, advises Messrs. William Bros., 27, Harrington Chambers, London, E.C. 1, of the shipment of a consignment of goods by S. S. *Cathay*, due at London on the 23rd April. He encloses the B/L and expresses the hope that a profitable sale will soon be effected.

(b) Messrs. William Bros., on receiving this consignment of goods, undertake to sell it as soon as they can profitably do so and despatch the proceeds by draft on Lucknow.

6. Messrs. Karim Bux & Elahi Bux Bros., 58-4, Canning Street, Calcutta, having made arrangements to import certain goods from Japan, decide to open an account with the Calcutta Branch of the Hongkong & Shanghai Banking Corporation with a credit of Rs. 50,000, and instruct the Bank to accept Bills drawn upon them at 60 days' sight against shipping documents. Write a suitable letter to the manager of the Bank.

7. Messrs. Ramchand Jaichand, Nagpur, instruct their New York buyers, Messrs. Parker & Son, to procure them 8,000 yds.

of Fancy Cotton Cloth in various shades of red at a maximum price of 12d. per yard. Compose the letter giving instructions for shipment by a particular line, for packing, marking and numbering and instructing the agents to send the shipping documents to the Allahabad Bank, Nagpur, who will settle the account.

8. Messrs. Thomas & Co., Glasgow, who are supplying Messrs. Dawson Bros., London, with goods for export to India, express their regret at being unable to quote Franco Karachi instead of C.I.F. (London), owing to the fact that it is against their policy to accept responsibility for conditions prevailing overseas.

9. Write to your bankers stating that you have arranged a shipment to Cocanada of 1,000 tons Paddy with Messrs. Warren Brothers of Rangoon and asking them to open a credit upto Rs. 95,000 with their branch there against production of the usual documents. In your letter describe the usual documents in full. (*Madras, I.G., 1921.*)

10. Write Messrs. Warren Brothers' reply to you stating that the documents have been negotiated through the Bank and giving full particulars of the shipment per *S. S. Belinda*. (*Madras, I.G., 1921.*)

11. Write a letter from Messrs. Sterling & Co. to their bankers, the Chartered Bank of India, etc., Madras, asking them to arrange with their branch in Singapore to negotiate bills, with the usual documents attached, drawn by Messrs. Graham & Co., Singapore, on Messrs. Sterling & Co.'s house up to Rs. 20,000 each month until cancelled; the bill to be purchased at the current ruling rate. (*Madras, I.G., 1922.*)

12. Per *S. S. Victoria* you have sent to Messrs. Togo & Co., Osaka, fifty bales of cotton marked Δ and numbered ten upwards against their order of 10th July, 1938. The steamer left the port of Calcutta on the 15th August.

You have drawn upon them a draft for seven thousand rupees, which you send to them together with other papers through the Mercantile Bank with instructions to deliver the same against 50 per cent. cash and for the rest signature.

Draft a letter to Messrs. Togo & Co., Osaka.

Or,

Fifty bales of cotton marked Δ and numbered ten upwards were insured with 'Lloyds' before their shipment to Messrs. Mackenzi & Co., Ltd., Manchester. The Policy No. is F. 117. The company on taking delivery of the goods found ten bales partially damaged and twenty bales totally damaged. They claim a sum of five thousand rupees from the Asiatic Insurance Co., Ltd., Bombay. Write the letter. (*U.P., I.Com., 1939.*)

CHAPTER XIV

CARRIAGE BY LAND AND SEA

COMPETITION is the very rule of life, that makes for all its progress. Competition compels a business man to be aware of every fact that may influence the price or delivery of the goods in which he deals.

The question of carriage demands the judgment and consideration of every trader. No business man can afford to neglect any means of accelerating transport or reducing its cost. It is the carriage or transfer of goods from one place to another that gives a commodity what is called in Economics *place utility*.

One who is engaged in business must acquaint oneself with a thorough knowledge of all possible routes by which goods may be received from suppliers or sent to customers. The choice of the most suitable means of transport is determined by three factors, *viz.*, cost, speed and risk.

In the case of railways, rates may cover Company's Risk or Owner's Risk conditions. But certain goods, *e.g.*, those subject to damage, leakage or wastage in transit are sent at Owner's Risk. In the case of the O.R. the railway is liable only for the wilful misconduct of its employees and the onus of proof lies on the owner of the consignment, and that is a thing which is rather difficult to establish. Hence claims of this nature cannot be common. Letters of complaint should be addressed to proper authorities.

The C.R. is of course higher than the O.R., and the difference constitutes an insurance premium charged by the railway for undertaking the risk in transit.

There are other rates also besides O.R. and C.R. All information concerning rates, etc., can be obtained from the Coaching Tariff, Part I.

About Risk Notes the Coaching Tariff, Part I, says as follows: "In all cases when articles or live-stock are

conveyed at the risk of the owner, or on the understanding that the risk accepted by the Railway is limited to any extent below the full value of the consignment, or the several sums prescribed in the Indian Railways Act IX of 1890, the consignor is required to execute a risk note, prior to acceptance for despatch, on one of the forms given in Appendix I." Those people who are interested in this topic may obtain the various forms from any railway office.

Sea Transport

Ocean transport is complex, hence the need for an expert. Many business concerns which are not big enough and are thus unable to engage the services of a forwarding agent, get their work done through a shipping agent, who by his special knowledge of shipping procedure, saves his client more than the fee charged for consulting him.

At the port of destination the services of a clearing agent are required. Those who have no experience in the line may have to face many difficulties in getting the consignment out of dock. And therefore many importers entrust this work to an expert and pay his commission.

There is yet another agent whose services are of much importance, viz., the ship broker. His work is to obtain shipping space for exporters and freights to fill shipping space.

Where consignments are sent by a general ship, which means that the ship is carrying consignments of others also, the Bill of Lading forms the basis of the contract. It serves the following distinct purposes:

1. Evidence of shipment;
2. A contract of Affreightment; and
3. A document of title to the goods.

An exporter who has a large consignment may forward his goods under a Charter instead of a Bill of Lading. In this case the exporter charts or hires a whole vessel.

The agreement entered into between the hirer of the ship and the owners is called a Charter Party. A Charter Party may be either a Time Charter, *i.e.*, for a particular period of time, or a Voyage Charter, *i.e.*, for a particular voyage.

The following are a few specimen letters:

1. *Letter to a Railway complaining of Delays in the Transit of Goods.*

STATION ROAD,
PATNA,
20th April, 1938.

THE CHIEF COMMERCIAL MANAGER,
E.I.R.,
CALCUTTA.

DEAR SIR,

It is with regret that we have to complain of serious delays in the transit of our goods. Although many of our consignments are to places which are not more than 100 miles from Patna, we find that they are repeatedly delayed in transit.

Further, we are receiving a constant stream of complaints from our customers regarding the length of time and the difficulties they experience in obtaining deliveries of our goods. These delays are causing us serious inconvenience, and we are losing business solely on account of such delays.

We must, therefore, impress on you the urgency of giving better attention to our consignments, so that they reach our customers in time.

We shall be pleased to have your assurance of an improved service.

Yours faithfully,
LAHIRI & Co.

2. *Letter of Complaint.*

KATRABHAI,
AMRITSAR,
22nd April, 1938.

THE CHIEF COMMERCIAL MANAGER,
N.W.R.,
LAHORE.

DEAR SIR,

We regret to inform you that a consignment of 100 sacks of sugar covered by your Receipt No. D. 536 addressed to Messrs. Har Dayal & Sons, Anarkali, Lahore, has not yet reached its destination.

The consignment was handed to your officials at Amritsar Station on the 9th April, 1938, and we were told that delivery would be made within five days.

As our consignees are in urgent need of the goods we must request you to make every effort to expedite delivery.

Yours faithfully,
RAHMAN & BROS.

3. *Letter of Complaint.*

SECOND MODI LINE,
SITABALDI,
NAGPUR,
23rd April, 1938.

THE CHIEF TRAFFIC MANAGER,
G.I.P.R.,
BOMBAY.

DEAR SIR,

We regret to point out that 70 cases of Cotton piecegoods, forming part of the consignment for Messrs. Ansari & Co., Lordgunj, Jubbulpore, and covered by your Receipt No. C. 187, were found on destination to be in a very unsatisfactory condition. The cases showed obvious signs of pilferage, and on examination this was confirmed. The consignees inform us that a note to this effect was made when they took delivery of the goods.

Though the delivery of the goods has been taken, we still retain our rights against the Railway for the loss we have incurred.

Please give this matter your immediate attention.

Yours faithfully,
HERMAN & Co.

Note.—Letters given in the last chapter may also be read.

4. *Letter to Forwarding Agents.*

DEAR SIRs,

We have just received an order for 600 sacks of Cement from Messrs. William & Sons, 97, Oxford Street, London, and should be glad if you would collect them at your earliest convenience and forward them to the firm named.

We leave the shipping arrangements to your discretion and merely stipulate that the goods are to be insured and that the premium to be paid by the consignee, together with the expenses of forwarding.

Yours faithfully,

QUESTIONS

1. Write a letter as from the Dart Motor Co., Ltd., acknowledging Mr. Jackson's cheque, and requesting that enquiries should be made about the goods returned (by the Co.), which the railway company has not delivered; state that when they arrive in good condition a credit note and formal receipt shall be sent. (*D.C.C.*)

2. Write a letter to a railway company complaining of delays in the transit of goods. (*R.S.A.*)

3. Write a letter to a railway company complaining of the non-delivery of goods dispatched by your firm to a customer ten days ago. Give full particulars of the goods, method of packing, circumstances of dispatch, and any other necessary information. (*N.U.T.*)

4. Write a circular letter to the traders of your district, asking their co-operation in securing a reduction in the goods railway rate to London. (Repeated.)

5. Write a letter to a railway company claiming compensation for goods supposed to have been damaged in transit, giving details of claim and damage. (*Madras, I.G., 1920.*)

6. Draft the railway company's reply repudiating responsibility, stating that the goods referred to left their hands in apparently good condition, and referring you to certain by-laws regarding the discharge of their receipts, etc. (*Madras, I.G., 1920.*)

7. (a) Messrs. Jugal Singh & Co., Baroda, have received a consignment of cotton piece-goods, dispatched at Company's risk from Delhi, in a very poor condition, most of it being spoiled by damp. They submit a claim for Rs. 540-9-0 to the B. B. & C. I. Railway Co., and enclose a statement in support of this figure.

(b) The Railway Co. point out that they can accept no liability until their representative has examined the consignment.

(c) The representative reports that as the packages are more damp at the centre than the outside they must have been in this condition when handed to the Railway Company at Delhi. Draft a letter setting out the results of the inspection and refusing to admit liability, on the grounds that the damage was due to inherent vice.

8. A. B. & Co., Cawnpore, consign some goods at "Railway Risk" to their agent at Calcutta. The goods are damaged in transit by rain-water. Before taking delivery the Calcutta agent gets the goods surveyed by a local chamber of commerce, which assesses the damages at Rs. 190. On behalf of the firm, write a letter to the authorities concerned, claiming damages and giving full necessary particulars.

9. Messrs. Prem Lal Ram Lal of Cawnpore, ask the British India Coastal Line to quote their rates for cotton goods to ports in Burma and the Far East and submit details of their services.

10. A receives a damaged parcel by rail. A writes to the Railway Company claiming a certain amount as damages. The Company replies refusing to accept liability. A replies threatening legal proceedings. The Company replies, offering a reduced amount in settlement, which A accepts.

Draft the letter accepting the amount. (*U.P., H.S.E., 1929.*)

11. Write to the G.I.P. Railway claiming compensation for damage to a consignment of syrup delivered one month ago. Point out that the damage is clearly due to rough handling in transit and remind the Railway that at the time of delivery a note was made on the Receipt that the container was badly dented. State that an earlier claim was not possible because the damage was latent and inform them that the defects have become apparent only yesterday.

12. Write the following letter:

From a trader in Delhi to the proper Railway authorities claiming damages for a consignment received from Bombay. (*Delhi, 1929.*)

13. Write a letter to the Agent, North Western Railway, Lahore, suggesting the desirability of building a waiting shed at the Railway station which serves your town and its neighbourhood. Make out a strong case. (*Punjab, 1930.*)

14. Write a letter to the Agent, North Western Railway, Lahore, claiming damages for the loss of a parcel of fruit sent to you by rail by a friend of yours from Peshawar and which is not traceable. (*Punjab, 1934.*)

CHAPTER XV

OFFICIAL CORRESPONDENCE

Drafting

DRAFTING means writing of letters. A draft should be clear, to the point and as brief as is compatible with clearness. A draft should be complete in itself and intelligible to the recipient without reference to other documents. Here are some points which should be borne in mind in connection with official drafting.

In addressing or referring to military officers or government officials holding honorary rank, the word "honorary" is not used. For example we do not write "The Honorary Vice-Chancellor, Agra University", although the post is honorary. Then letters intended for a department or an office should be addressed to the head of that department or office and not to individuals or subordinates, unless there are special reasons for doing so.

The word "officiating" or "acting" is not added to one's designation for the obvious reason that it is the individual who is officiating or acting while the letter is addressed to the recipient in his official capacity, as one who is holding a permanent office.

The word "forward" is used when superior officers send letters or documents to their subordinates for their information and guidance. While "submit" is used when subordinate officers send information and documents to superior officers for their consideration, information or orders.

The word "request" should be employed towards subordinate officers and not "solicit". Then "kindly" and "oblige" are considered to be informal expressions and hence their use in official correspondence should be avoided. Even if somebody were to use them, surely he would not commit an unpardonable mistake. Expressions like "pray", "beseech", "you will be graciously pleased", etc., should not be employed in official correspondence.

Difference between an Official Letter and an Ordinary One

1. The former is more formal and precise.
2. The former is devoid of all manifestation of feelings expressed in other kinds of letters; there is no show of familiarity either.
3. The former deals with hard facts or arguments and its language is more dignified.

Classification of Government Communications

1. Letters.
2. Demi-official letters.
3. Memoranda.
4. Telegrams.
5. Endorsements.
6. Notifications.
7. Communiques.
8. Resolutions.
9. Proclamations.
10. Despatches.

Of the above the first three are important and are commonly used. I shall therefore deal with them only.
Letters.

Letters are used when the subject-matter is important and the recipient is an officer or he is a man of status.
Demi-official Letters.

They are written by one individual to another, not from one department to another. They are written in the style of personal or private letters and generally begin with "Dear Sir," or "Dear Mr. Sharma," and close with a complimentary closing consistent with such salutation. Instead of the official complimentary closing:

I have the honour to be,
Sir,
Your most obedient servant,

demi-official letters close with "Yours sincerely," or "Yours very truly," according to the extent of familiarity between the writer and the recipient.

Demi-official letters are employed first when the matter is extremely confidential. Secondly, when the matter is urgent and cannot be delayed. And thirdly, when supplementary explanation or information is needed and it is not expedient to obtain it through official channel.

Memoranda.

They are used when the business is not important and also when the recipient is subordinate in rank or is an ordinary individual.

A memorandum is written in the third person. It has neither salutation nor complimentary closing. It is signed by a junior and not by the official and then the recipient's address is placed in the left-hand bottom corner.

The following are a few specimen communications:

1. *Postal Enquiry regarding Parcel.*

OPPOSITE ST. GEORGE'S CHURCH,
AGRA,
20th April, 1938.

THE POSTMASTER,
HEAD POST OFFICE,
AGRA.

SIR,

On the 10th April, 1938, we forwarded from your office a parcel containing books and addressed to Mr. Baljit Singh, 11/159, Soutergunj, Cawnpore. On the 18th inst., our customer advised us that the parcel had not yet arrived.

We shall therefore, be grateful if you will make the necessary inquiries in regard to this parcel and let us know the result thereof.

Yours respectfully,
SARDAR SINGH & SONS.

2. *Letter.**No. VIII—185.*

FROM

H. C. GREENFIELD, ESQ., C.I.E., I.C.S.,
COMMISSIONER,
JUBBULPORE DIVISION.

TO

W. V. GRIGSON, ESQ., I.C.S.,
DEPUTY COMMISSIONER,
JUBBULPORE.

JUBBULPORE, *April 10th, 1938.*

SIR,

I have the honour to acknowledge the receipt of your letter No. 178, dated 20th April, 1938, regarding the communal situation in the city and in reply I write to point out that in order to restore peace and tranquillity it is necessary that taking out of processions should not be permitted for at least six months.

As regards the celebration of Chehllum, I am sure all necessary police arrangements have been made. You are also asked to warn the military to be ready in case of emergency, and all magistrates and police officers are to receive orders to see that no rioting takes place in any part of the city and in the event of disturbances to use all available means to control the situation and even to resort to firing, if necessary.

I would further ask you to get all houses searched for brickbats and searches of persons for arms should continue.

In the end you are asked to seek the co-operation of the public so that Chehllum may pass off without a hitch and thus we close an unfortunate chapter in the history of this great city.

I have the honour to be,

Sir,

Your most obedient servant,

H. C. GREENFIELD,

Commissioner.

Note.—The style of the next two letters which I am reproducing below may be noted:

3. (a) *Letter from the Foreign Secretary to the Prime Minister.*

FOREIGN OFFICE, S.W., 1,
Feb. 20th, 1938.

MY DEAR PRIME MINISTER,

The events of the last few days have made plain a difference between us on a decision of great importance in itself and far-reaching in its consequences. I cannot recommend to Parliament a policy with which I am not in agreement.

Apart from this, I have become increasingly conscious, as I know you have also, of a difference of outlook between us in respect to the international problems of the day and also as to the methods by which we should seek to resolve them. It cannot be in the country's interest that those who are called upon to direct its affairs should work in an uneasy partnership, fully conscious of differences in outlook yet hoping that they will not recur. This applies with a special force to the relationship between the Prime Minister and the Foreign Secretary. It is for these reasons that with very deep regret I have decided that I must leave you and your colleagues with whom I have been associated during the years of great difficulty and stress.

May I end on a personal note? I can never forget the help and counsel that you have always so readily given to me, both before and since you became Prime Minister. Our differences, whatever they may be, cannot efface that memory nor influence our friendship.

Yours ever,
ANTHONY EDEN.

THE RIGHT HON. NEVILLE CHAMBERLAIN, M.P.

(b) *The Prime Minister's Reply.*

10, DOWNING STREET,
WHITEHALL,
20th February, 1938.

MY DEAR ANTHONY,

It is with the most profound regret, shared by all our colleagues, that I have received your intimation of your decision to resign the great office which you have administered with such distinction ever since you occupied it.

This regret is all the greater because such differences as have arisen between us in no way concern our ultimate aims or the fundamental of our policy. The decision which you find yourself unable to accept is whether the present moment is appropriate for the commencement of Anglo-Italian conversations. We had hoped th

you would not feel this of sufficient importance to necessitate a parting which is painful to all of us.

There has been so large a measure of agreement between us, not only on fundamental policy but on many practical applications of it, that I had hoped until a very short time ago that any difference of outlook to which you allude would not be found incompatible with our further collaboration. Since, however, your letter shows that unhappily this is not the case, I have no alternative but to accept your decision. I will accordingly submit your resignation to His Majesty the King for his approval.

I should like to thank you very warmly for your loyal and helpful comradeship during all the time we have worked together, and to assure you that nothing which has happened has impaired my admiration of your gifts and my affection for yourself.

Yours sincerely,
NEVILLE CHAMBERLAIN.

THE RIGHT HON. ANTHONY EDEN, M.C., M.P.

4. *Demi-official Letter.*

D.O. No. 426

UNIVERSITY OFFICE,
AGRA,
23rd April, 1938.

DEAR MR. DIWAN CHAND,

Mr. Jagat Narain Sharma, a post-graduate student of your college, has applied for the post of Stenotypist in the University Office. As the work for which we want a man is of a strictly confidential nature, I should be glad if you would let me know if he can be entrusted with it.

Please let me have your reply at an early date.

Yours sincerely,
P. BASU,
Vice-Chancellor.

MR. DIWAN CHAND,
PRINCIPAL,
D.A.V. COLLEGE,
CAWNPORE.

5. *Memorandum.*

No. 672

UNIVERSITY OFFICE,
AGRA.
20th April, 1938.

With reference to his application for the post of Stenotypist in this Office, Mr. Jagat Narain Sharma is hereby informed that he

should present himself for a speed test and interview at this Office on Friday, the 29th April, 1938, at 11 a.m.

B. L. JAIN,
Head Clerk.

To

MR. JAGAT NARAIN SHARMA,
101/159, SOUTERGUNI,
CAWNPORE.

QUESTIONS

1. How would you write the address on the envelopes containing business letters to the following:

(1) A Collector; the wife of a Knight; a merchant firm called 'Jones & Sons'?

(2) How should the letters inside be terminated? (*Madras, E., 1918.*)

2. How would you (1) begin and (2) conclude :

(a) A commercial letter, (b) an official letter? (*Madras, E, 1920.*)

3. Write a letter to the Private Secretary to the Ruler of a Native State in Central India, offering your services as a horse buyer in the Madras market. Mention your terms as to commission, stabling charges and railway freight, and ask for an advance for contingent expenses. Furnish references. (*Madras, I.G., 1923.*)

4. (a) Write a complaint to the Post Office that the registered cover duly posted to your address has not reached your hands.

(b) Write a letter from the Postmaster-General, promising due inquiry. (*Madras, I.G., 1923.*)

5. The authorities of a college desire to build a hostel to accommodate 60 students. Plans, etc., have been procured and the cost is estimated to come to Rs. 50,000. Draft a letter to the proper Government official applying for a grant of one-half of the cost.

Name three kinds of Government communications and state the nature and use of each. (*U.P., I.Com., 1922.*)

6. (a) Draft an official letter from a Reader in the History Department of Calcutta University to the Vice-Chancellor of the University asking that his status and salary be raised to that of a Professor.

(b) Draft a D/O letter from the Vice-Chancellor to the Head of the History Department, asking about the quality of the work done by the Reader, making application. (*U.P., I.Com., 1924.*)

7. (a) Draft an official letter to the Director of Public Instruction, Mr. A. H. Mackenzie, M.A., B.Sc., signed by Mr. A. H. Smith, M.A., the Principal of Bareilly College, asking for a special grant of Rs. 4,000 towards the purchase of 20 typewriters for use in the Commercial Diploma classes.

(b) Write a demi-official letter dealing with the same subject. (*U.P., I.Com., 1925.*)

8. Write an official letter from the District Judge of Fatehpur to the High Court of Judicature at Allahabad pressing the need for the retention of the services of the stenographer attached to the additional Judge of the District. (*U.P., I.Com., 1932.*)

9. Mr. Abdul Ali of Jaunpur, has been selected for one of the posts of Inspector in the Income-tax Department. Instruct him to interview the Commissioner when the latter visits Jaunpur—the date and hour to be ascertained from the local Income-tax Office. (*U.P., I.Com., 1933.*)

10. As Collector and District Magistrate, Bulandshahr, report to the Divisional Commissioner of the damage caused to the life and property of the people in the District by heavy rains and floods in the Kali Nadi. (*U.P., I.Com., 1934.*)

11. Draft a circular letter, as from the Secretary, Board of High School and Intermediate Education, U.P., to the Head Masters of High Schools notifying certain changes in the Board's regulations regarding the minimum qualifications of 'Commerce' teachers, the maximum number of students to be admitted to any one section of Classes IX and X, and the introduction of compulsory physical training for boys. (*U.P., I.Com., 1935.*)

12. The Unemployed Graduates Union, Allahabad, has represented to the United Provinces Government that they should induce educated young men to settle down to agricultural occupations by offering them land and other facilities on attractive terms. As Secretary to Government, write a letter to the Union, sympathizing with the proposal but pointing out certain practical difficulties. (*U.P., I.Com., 1936.*)

13. Write a letter from the Secretary, Public Service Commission, to Mr. Radha Mohan Srivastav, M.A., LL.B., informing him that he has stood third in order of merit at the last I.C.S. Examination and that he should present himself for an interview before the Commissioners at 11 a.m., on the 10th May, 1934, in the Commissioner's office at Simla. (*Rajputana, I.Com., 1934.*)

14. Write a letter to the Secretary, Board of High School and Intermediate Education, Rajputana, Central India and Gwalior, as from the Secretary, D. A. V. High School, Ajmer, to allow him to open Commerce as one of the optional subjects in his School. (*Rajputana, I.Com., 1935.*)

15. (a) What are the points you take into consideration in drafting an official letter?

(b) The Deputy Commissioner writes an official letter to the Commissioner on the subject of theft and dacoities in his district. Write the letter, which should not exceed two pages. (*Rajputana, I.Com.*, 1936.)

16. Write a letter as from the Collector of Gorakhpur to the Commissioner of the Division, describing (briefly) the extensive damage caused by floods in certain rural areas of the district, emphasizing the need for relief measures, and suggesting the forms which Government relief should take. (*U.P., I.Com.*, 1937.)

17. Write a letter from the Income-tax Officer, Cawnpore, to Messrs. Ram Das Gopal Das asking them to submit their accounts for examination in support of their Income-tax Return.

Also write a suitable reply to the above. (*U.P., I.Com.*, 1938.)

Or,

As Collector of Basti report to the Divisional Commissioner of a riot in your district. Your letter must give details of the trouble and the measures adopted to control the situation. (*U.P., I.Com.*, 1938.)

18. The office of the Deputy Collector, Tanjore, finds that long delays occur owing to administration reports being received long after the due date. Draft a reminder form to be printed on a card so that it might be sent periodically to all those tahsildars (amildars) from whose office such reports have not been received. (*Mysore, G.T.E.* 1931.)

19. Write a letter to the proper municipal authority, pointing out that the drainage arrangements in your neighbourhood are not adequate and requesting him to take steps in the matter. (*U.P., H.S.E.*, 1930.)

20. Draft a memo as from the Secretary, Board of High School and Intermediate Education, U.P., Allahabad, to an applicant for the post of a clerk, informing him that he should present himself for interview at 11 a.m., on the 15th March, 1935. (*U.P., H.S.E.*, 1935.)

21. Draft the following in proper form:

A D.O. letter from the Magistrate to the Superintendent of Police on the likelihood of a communal riot and advising him to be fully prepared to meet the situation. (*U.P., H.S.E.*, 1936.)

22. Draft a circular letter as from the Inspector of Schools, Agra Division, to the Head Master of Anglo-Vernacular Schools in Muttra and Hathras inquiring about the effect of the plague epidemic on the attendance of students. (*Aligarh*, 1929.)

23. Draft an imaginary official letter in proper form. (*Aligarh, 1933.*)

24. You desire to sit at the Competitive Examination held by the Public Service Commission for the recruitment of clerks for the Imperial Government. Write a letter to the Secretary, requesting him to furnish you the necessary information about the said examination. (*Benares, 1929.*)

25. Draft a memorial to the Superintendent of Education, Delhi Province, Delhi, on behalf of the Private Candidates for the High School Board bringing to his notice the inconvenience and difficulty which the candidates have to face in getting their application forms approved by the authorities concerned. (*Delhi, 1929.*)

26. Write the following letters:

(a) From the Head Master of a school to the Chief Commissioner, Delhi, asking for an increase in grant-in-aid to the school.

(b) From the Deputy Commissioner, Delhi, to the Municipal Committee, Delhi, refusing to sanction the introduction of religious instruction in the municipal schools. (*Delhi, 1929.*)

27. Please name any three forms of official communication in which Government orders are usually issued. How will you conclude (a) an official letter and (b) a commercial letter? (*Delhi, 1930.*)

28. Please draft a demi-official letter from an Executive Engineer, Imperial Works Division, New Delhi, to his Assistant Engineer, making some complaints and asking for his explanation. The letter should briefly mention the complaints. (*Delhi, 1930.*)

29. Draft an application from the Manager of a High School to the Superintendent of Education, Delhi, requesting a grant for the school. The application should be in the form of an official letter and should mention some reasons why the grant is applied for. (*Delhi, 1930.*)

30. Write a letter to the Postmaster, General Post Office, Lahore, informing him of your intention to open a Savings Bank Account with his Post Office, and asking him to furnish you full particulars regarding the opening, operating and closing of such accounts. (*Punjab, 1933.*)

31. Write a memo. from the Registrar, Agra University, to an applicant for the post of a clerk in the University Office that he should present himself for interview on the 10th of November, 1930, at the University Office. (*Rajputana, 1931.*)

32. The authorities of a college desire to build a hostel to accommodate 50 students. The cost is estimated at Rs. 50,000. Draft a letter to the proper Government official applying for grant of one-half of the cost. (*Rajputana, 1933.*)

33. (a) What is a D.O. Letter ? Under what circumstances are such letters used ?

(b) Draft a demi-official letter from the Executive Engineer, Imperial Works Division, New Delhi, to his Assistant Engineer making some complaints and asking for his explanation. The letter should briefly mention the complaints. (*Rajputana*, 1934.)

34. Write a letter from the Secretary, Public Service Commission, to Mr. Prem Narayan Mathur, M.A., B.Bom., informing him that he has stood third in order of merit at the last I.C.S. Examination and that he should present himself for an interview before the Commissioner's Office at Simla. (*Rajputana*, 1935.)

35. (a) What is a D.O. Letter ? Under what circumstances are such letters used ?

(b) The authorities of a college desire to build a hall. The cost is estimated to come to Rs. 20,000. Draft a letter to the proper Government official, applying for a grant of one-half of the cost. (*Rajputana*, 1936.)

36. The Head Master of the Modern School, Lucknow, applies to the Director of Public Instruction, U.P., through the Inspector of the Schools for permission to open commerce classes. Draft the necessary letter. (*U.P., H.S.E.*, 1938.)

37. Draft the following letters in proper form:

(a) A letter to the Registrar, Agra University, applying for the post of a clerk, giving your qualifications, age, and experience.

(b) A letter in reply to an enquiry about the prices of certain goods you deal in, giving the prices and terms on which you are willing to supply the goods. (*U.P., H.S.E.*, 1939.)

38. Draft a letter to the Hon'ble the Premier, U.P., drawing his attention to the growing ill-will between Kisans and Zamindars, and suggest therein a plan by which this evil can be checked. (*U.P., I.Com.*, 1939.)

